THE OFFICIAL ORGAN OF THE

Retail Credit Men's National Association

INCORPORATED

THE Credit World

$3.00 PER YEAR—PUBLISHED MONTHLY

BY A. J. KRUSE, 613 LOCUST STREET, ST. LOUIS, MO.

Entered as second-class matter November 4, 1916, at the postoffice at St. Louis, Mo., under Act of March 3, 1879

Vol. VII | ST. LOUIS, MO., MAY 6, 1919 | No. 9

IN THE HEART OF SAINT PAUL
THE CREDIT MEN'S CONVENTION CITY

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THE CREDIT WORLD

Official organ of the
RETAIL CREDIT MEN'S NATIONAL ASSOCIATION
Issued monthly by
A. J. KRUSE, Editor, St. Louis, Mo.

THREE DOLLARS PER YEAR

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AN APPEAL

By L. S. Crowder, Executive Secretary

To the Members:

"United we stand—divided we fall—united and reinforced we advance. The strength and power of any organization lies in the concerted effort of a large membership. Just so, co-operation and concerted effort on the part of every retail credit grantor will make the Retail Credit Men's National Association one of the most powerful organizations in the business world, exerting a dominating influence along legislative lines and law enforcements. As we continue to acquire national strength our ability for improving credit conditions throughout the country, can not be over estimated.

Now that we are putting forth every effort to increase the efficiency and advantages of the Association by increasing the membership, it behooves every member to resolve himself, or herself, into a committee of one to improve the organization and to obtain new members. That you were progressive and far-sighted enough to become a member of the Association, is good, but it is only a beginning. We want you to take an active, personal interest. Boost the Association. Make suggestions that occur to you that might help the organization as a whole or one of your fellow members. This is YOUR organization, its failure or success depends on YOU. Determine that you will get at least one additional member for the Association before the St. Paul Convention in August. Think what it would mean if **each member secured one new member.**

If you are a member of an affiliated Association, write several Credit Men in a near-by city, inviting them to join.

Point out to someone who isn't a member and who should be, the advantages the organization offers its members, also the benefits to be derived from closer co-operation of credit men in a local association affiliated with the National. We have a little booklet, "Reasons For and Benefits From Local Associations" that might help you in convincing some "doubting Thomas." The weekly meetings held by the most successful local associations, are invaluable to the members, as they stimulate interest and effort in credit improvement. By the exchange of ideas and information concerning unsatisfactory customers, the use of our Collection Letters, organized campaigns, etc., the credit grantor not only has a surer basis on which to solve his every-day problems, but sees his collections substantially increase and his bug-bear, the P. & L. list, steadily dwindle.

Suggest that the Credit World, our official bulletin, alone is worth many times the price of membership. It does for the whole membership what the weekly meetings do for the local association members. As you know, it is not a magazine with a few items concerning credits and a few stories, but a practical, right-on-the-job credit aid, containing articles pertaining to credits and collections written by leading credit men throughout the country; forms and form letters proven successful by experience; publicity of an educational nature; information concerning frauds, bad check passers, skips, etc., in all parts of the country. This last department has already proved its worth and will grow in effectiveness as the membership grows. With a large membership and the reporting of all derogatory information to the National office, it will be possible to locate many missing debtors and save our members many thousands of dollars in checking frauds, the passing of bad checks, etc. The Credit World, in fact, is a bulletin that no progressive firm can afford to be without.

We are exceedingly anxious to more than double our membership before the Convention in August, and will appreciate whatever you can do to help us bring this about. Let us have your suggestions concerning the membership work; anything that might occur to you which should be considered at the Convention, improvements in the Credit World, etc. In other words, let us have your fullest co-operation to make the National Association the organization it should be and the organization it WILL BE if the Credit Men of the country work together to this end.

Anyone desiring copies of the Credit World, stationery, or booklets containing suggestions for local associations, please advise Assistant-Secretary Kruse, who will give your wants immediate attention.

Cordially,

L. S. CROWDER,
Executive Secretary.

CONCERNING THE CONVENTION CITY

St. Paul, Minn., May 1, 1919.

Mr. A. J. Kruse,
Retail Credit Men's National Association,
613 Locust St., St. Louis, Mo.

Dear Sir:

No doubt, you have been thinking when you would hear from the St. Paul Association, relative to material for the Credit World on the coming Convention.

While the various committees had been appointed some two months ago, it was not until Monday evening, this week, that the General Committee had its first formal meeting. Plans are laid for entertaining the largest gathering of Retail Credit Men ever gathered together. We are going to check everything adopted and eliminate anything and everything that will in any way interfere with or detract from the comfort and happiness of our guests next August.

We have in prospect the largest and best convention we have ever had, for the reason that the times are propitious, and we believe that the location chosen will contribute in a thousand ways to make it a memorable affair.

Personally, I believe that an appeal for attendance should be based on the educational and co-operative benefits that will accrue to those who attend, yet as many will combine pleasure and business on a trip at that time of the year, it behooves us to place before our members the unrivaled natural beauties in our forests, lakes, streams and fields, and the facilities afforded here for those sports which have such a natural appeal to men, women and children. These, coupled with a climate that does not enervate even in August, but rather sharpens a zest for a healthy indulgence in sports, should surely be placed before our membership in the "World," as an added inducement for them to attend the convention this year.

We will be strictly truthful and conservative in every statement we shall make, for even the most glowing description would fail to convey an adequate picture to the mind of those who have never visited here.

The City of St. Paul, always "A City Beautiful," is especially such during those months when a large part of our country is suffering from excessive heat. It will be comfortable here. The days are warm and the nights are cool.

We have everything here that a first-class metropolitan city is supposed to have, even the vices. We cannot claim to be without them, but I think we can truthfully say that there is here more good and less bad than in any city of our class in the country.

Anticipating a Rousing Convention, I beg to remain, Respectfully,

C. H. JANSSEN,
Credit Manager for Michaud Brothers

FACILITIES

This, summed up in one word, is St. Paul's best argument as "The Convention City."

No other city of the size in the United States is so well equipped for the handling of conventions, large and small, as St. Paul.

Hotels, halls, meeting rooms, restaurants, eating places, and everything else of importance to conventionists, St. Paul has them all.

The city has a half-dozen strictly modern first-class hotels, with a guest capacity of 3,500 people. Then there are over a score of good hotels, moderate priced, clean rooms and in good surroundings, with a guest capacity of 5,000 people. All the hotels and halls are within a few minutes' walk of each other.

For a convention hall that will handle the largest conventions, there is the St. Paul Municipal Auditorium, with a seating capacity of 10,000 people.

Then there are thirty smaller halls of various capacities, ranging from 250 to 3,000. Conventions can secure any of these halls without a cent of cost through the sub-division of the St. Paul Association of Public and Business Affairs. All of these meeting places are particularly adapted to convention purposes.

Eating places are one of the most important points in facilities offered conventions.

St. Paul has nearly fifty first-class eating houses, where wholesome, palatable food, properly prepared in sanitary kitchens, can be secured at moderate prices.

Never have convention delegates been exploited by the restaurants, cafes or hotels of St. Paul. Despite the biggest convention, with thousands of delegates, prices have remained the same as at normal times.

No convention has ever had anything but praise for the city, the facilities and the treatment accorded them. The "stony stare" for strangers is an unknown quantity in this city and delegates have always remarked that they "felt at home" in St. Paul.

In 1917 the Norwegian Lutheran Convention was held in St. Paul, the largest convention ever cared for by the city. Over 10,000 delegates were in the city for over a week, and after their departure, the committee in charge of arrangements wrote a warm letter of commendation to the St. Paul Association Convention Bureau. The cordial reception given the delegates, the general excellent housing arrangements and feeding arrangements, no exploiting, were all noted with general satisfaction.

For the sight-seeing conventionist, St. Paul offers boundless opportunities.

There are five or six natural parks of exceptional beauty, many amusement parks, wooded drives along the river bluffs. The river drive along the Mississippi River at St. Paul has been pronounced the most beautiful one in America.

For architectural works of great beauty, St. Paul has the $5,000,000 State Capitol, the St. Paul Cathedral, one of the most magnificent ecclesiastical edifices in the United States, the

New Public Library, the Minnesota State Historical Society Museum, and many others.

A library that has no peer, housed in a building which conveys at once the sentiment a library inspires, nobility and inspiration. Delegates who are so inclined, can come in touch here with anything the mind and soul desires.

All of these points of interest can be reached in a very few minutes by St. Paul street cars. The street railway system in St. Paul has the most finest modern rolling stock of any system in the country.

St. Paul has one large theatre playing first-class legitimate attractions, a stock company theatre, two vaudevilles, a burlesque house and a score of high-grade moving picture houses. Needless to say, no conventionist need find spare time hanging heavy on his hands.

L. A. SITZMAN,
Of the St. Paul Daily News.

VACATION DAYS IN MINNESOTA

THE SAINT PAUL CONVENTION

By Francis Nauman Hoklas

We have so many different ideas of what makes up a real vacation, of what to do and where to go. Minnesota's ten thousand lakes of sky-blue waters, her brooks and covets of quail and duck, her stately northern woods hiding the timid, but gamey deer, offer the summer vacationist opportunities in plenty for the vacation ideal.

The length of vacation often determines the place, as well as the choice of activities. "Where," you ask, "can we find a place to get out and away from the cities, for an afternoon, of for a day or so?" Within a few hours' run of St. Paul are several such places. A street car to Fort Snelling, a ferry across the river with a lunch and a pal, and you are off on a voyage of delight between green, shaded banks of the Minnesota River. In another ten minutes, you find it difficult to believe that you have but just left the city, yet, you may not think at all of such common places as city folk and cares and business. Perhaps the Minnesota may inspire you, as it has many another canoeist before your time, to make a day of it, and your next trip may have Mankato as its goal.

White Bear and Bald Eagle Lakes, also reached by interurban car service, offer an ideal place for a swim, a sail on the lakes, a motor boat trip, or the visit to an amusement park, such as Wildwood, or just the rest and quietness of the out-of-door.

Lake Minnetonka, one of the most beautiful and best known summer resort lakes in all America, is twenty-four miles from St. Paul, and can be reached by interurban cars or via the Great Northern. Minnetonka was named by the Sioux, "Big Water." Here was the scene of Hiawatha's wooing and out of the lake flows the stream on which is located the famous Falls of Minnehaha, "The Laughing Water." Sailing, motor-boating, tennis, golf, swimming and fishing are to be enjoyed here, and the many comfortable well-kept hotels, make this an ideal rest place.

Taylors' Falls satisfies one dream picture of a quiet picturesque village. A popular canoe trip is one from Taylor's Falls to Stillwater, forty miles of beauty of the St. Croix River, that can easily be covered in a day. For the lover of this sport whose time is limited, this trip affords a week's vacation in a day's time.

Bemidji is the heart of the particularly fine vacation region of the Lake Park Country. The head waters of the Mississippi River, westward from Bemidji and toward Lake Itasca, afford splendid opportunities for small boating parties as small launches navigate it upwards, forty miles.

East, toward Cass Lake, is a canoe run of thirty miles. The famous Itasca State Park, on beautiful Lake Itasca, is located thirty miles southwest at the headquarters of the largest river in America. Douglas Lodge, built and owned by the State, is one of the many comfortable summer hotels of the State Park District. There are numerous excellent summer hotels and colonies in and about Bemidji. Dozens of resort lake teeming with pike, muscallonge, black bass, and crappies, are easily reached by auto or stage from Bemidji and Park Rapids.

Lake Vermillion located at Tower, is about thirty-five miles long and six miles in width. The lake is dotted with three hundred and sixty-five islands. The blue of the sky and waters and the greenery of the gem-like islands, remind one of the songs and stories of Ireland's lakes and isles. Most of the islands, and shore line as well, are covered by a virgin growth of pine, spruce, tamarack and birch.

These lakes contain an abundance of pike, perch, pickeral, bass and muscallonge. Arrangements may be made for canoes, rowboats, launches, camp equipment and guide. Housekeeping cottages may be rented at reasonable rates and good hotel accommodations are available. Vermillion and Burnside Lakes are reached by the Duluth and Iron Range R. R. from Duluth.

Isle Royale is located well out in the clear, cool waters of Lake Superior. It is reached by the "Booth Line" steamers from Duluth. Isle Royale is nearly 50 miles long, and ten to twelve miles wide—an island of lakes, mountain-like hills and rivers. Fishing is excellent. Trout streams abound and lake fishing cannot be excelled. Isle Royale has no rival for him who seeks rest, health and freedom from hay-fever troubles. There are many summer resorts, colonies and at each harbor, excellent hotel accommodations may be secured.

These are but a few of the many interesting vacation spots in Minnesota. More detailed information, with the names of the towns and lakes and of hosteleries, may be secured from the Saint Paul Association, St. Paul, Minnesota.

SPECIAL WARNINGS

COTTRELL CLOTHING CO.
Denver

April 19, 1919.

A. J. Kruse, Editor Credit World,
St. Louis, Mo.

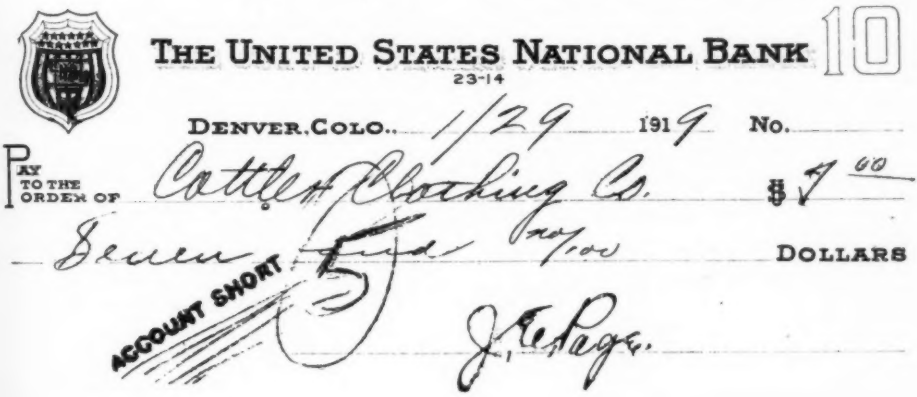
Dear Sir:

Enclosed find check of J. E. Page for $7.00. Mr. Page lived at the Y. M. C. A. in this city for a short time and then overdrew his bank account for about two hundred dollars and then left town. Do not know his present address, but thought this would interest you. Please return check when you are through with it.

COTTRELL CLOTHING CO.
E. F. Bailey, Credit Mgr.

ST. PAUL
Certified Check Fraud.

Early in April, William F. Winter opened an account in the First National Bank, St. Paul. In the course of a few days he had a small check certified. He then had a duplicate of the certification stamp made and took careful note of the signature of the teller who signed the certification. About the same time, in the early part of the week, he visited two jewelry stores and explained that he desired to present an engagement ring to his fiancee, and not having had previous experience, asked the advice of the clerk as to the kind of a ring which would be


THE UNITED STATES NATIONAL BANK 10
23-14
DENVER, COLO. 1/29 1919 No.
PAY TO THE ORDER OF Cottrell Clothing Co. $7 00
Seven Fifty no/100 DOLLARS
ACCOUNT SHORT
J. E. Page.

appropriate to give. Having picked out a diamond ring costing about $500, at each store, he gave a $25 check on the First National Bank in payment, gave instructions as to the engraving of initials, and stated that he would call on Saturday and pay the balance. Saturday afternoon, after the banks were closed, he presented a check purporting to be certified by the First National Bank, bearing, of course, his signature, which was the same as the $25 checks which had previously been collected by the stores, but which was in fact, stamped with the duplicate certification stamp and signed with a forged signature of the teller. As these checks were not deposited until Monday and cleared on Tuesday, he had three days to make his get-away.

However, this was not sufficient to suit his fancy. On Saturday evening, having previously opened savings accounts in several banks in Minneapolis, whose savings departments were open on Saturday evening, he passed several other forged certified checks, and in one case, obtained from the St. Anthony Falls State Bank a cashier's check No. 39865, dated April 12, 1919, for $1080, payable to J. C. McNeal. The name used by him in Minneapolis was William Hale Hamilton. The description given is: age, 30; height, 5 feet 6 inches; weight, 140 to 150 pounds; light complexion, rather light hair, bordering on sandy; wears nose glasses, has foreign accent, and appears to be Scandinavian or German.

LOUISVILLE

Following is an item from one of our local papers, showing what happened to Miss Edith Crowell. This is the girl who was brought back to Louisville and prosecuted. The National Association was able to assist in this matter, and this evidence of result is always gratifying.

Pleading guilty to obtaining money under false pretenses, amended from forgery, Edith M. Crowell was sentenced to a year in the penitentiary by a jury in Criminal Court yesterday on recommendation of Commonwealth's Attorney, Joseph M. Huffaker.

She obtained $125 on a check purported to have been drawn by the National Map Company, of Indianapolis, Ind., after the check had been indorsed by Miss Grace Hamilton, connected with the Y. M. C. A., to whom she represented herself as a war worker. Commonwealth's Attorney Huffaker said he was willing to extend a certain amount of leniency because of her sex, but he refused to listen to the pleading of the woman and her attorney to recommend a jail sentence. She was arrested in Atlanta, Ga., and returned to Louisville, and has been in jail three months awaiting trial.

WILL WILSON, alleged check artist, said to be in San Francisco jail. See page 12, March Credit World.

LOCAL ASSOCIATION NOTES

PITTSBURGH

Great headway has been made by the Retail Credit Men's Association so far this year, under the able leadership of its president, Col. Franklin Blackstone. A most successful membership contest has just been closed with an addition of 110 new members, giving the organization in the neighborhood of 225 and with new memberships still coming in.

The bad check bill passed the Pennsylvania Legislature and at this writing was up to the Governor for his signature. The measure was endorsed by the credit organization—in fact, the fight for its passage was led by this organization. As Gov. Sproul voted for a similar measure four years ago when he was in the Senate, but which was vetoed, it is believed that he will be favorable to this one.

The Association has also made arrangements for the establishment of a collective office for bad accounts and three form letters adopted, in an effort to obtain collections quickly from persons slow or indifferent in the payment of their bills and for those who refuse to pay. The plan, it is believed, will work out well. Secretary F. A. Caten supplies the letters to the members, the forms being printed on the stationery of the Association.

Good attendance marks all of the meetings and many instructive addresses are being made by persons capable of speaking, with the result that they are highly instructive.

AKRON, OHIO

About 90 merchants and credit men held a dinner at the Elks Club last evening and listened to a very interesting address by Victor Sincere, general manager of the Bailey Co., Cleveland, who pointed out the advantages of having a strong credit men's organization and the necessity for the merchants to give such an organization their support. He told what Cleveland had done in this respect and reminded his hearers that before their organization was perfected that credit conditions were very bad.

At the present time he stated that the members of the association in Cleveland were able to get the experience of other merchants before extending credit to anyone and it was no longer necessary to take the risk of opening charge accounts without knowing the experience of other merchants.

A delegation of ten credit men came from Cleveland with Mr. Sincere, and short addresses were given by Mr. Slater of the Sterling & Welch Co., and Mr. Wolf of the Kinney & Levan Co.

JACKSON, MISS.

A party used the name of R. S. Reed and presented certified checks on the Humbolt Bank of San Francisco, Cal., signed by Keystone Bros.

We understand that this man has been apprehended and is now in prison awaiting trial in Waterbury, Conn.

KNOXVILLE, TENN., A LIVE ASSOCIATION

Splendid Business Era is Seen by Credit Man—Woman to Take an Important Role, Predict Speakers at Knoxville Association.

About 100 retail credit men and as many ladies enjoyed the first Ladies' Night observed by the Association at the Whittle Springs Hotel Tuesday night. A combination of an appetizing dinner and splendid program of short addresses made the event a most enjoyable affair. W. E. Horton was in charge of arrangements.

John Morrell, president, presided. Rev. H. V. Carson, pastor of the Fifth Avenue Presbyterian Church, offered the invocation. Later in the dinner a number of brief addresses were made by various members of the association.

In speaking of the work of the Retail Credit Men's Association in Knoxville, Dr. Carson stated that that association had increased credits at least seventy per cent and cash sales at least fifty per cent.

Alvin Johnson spoke briefly of the benefits of fellowship derived from membership in the Association. Mr. Horton, chairman of the arrangement committee, was commended for the success of the night.

NEW YORK

At the Annual Meeting of this Association, held at the Bush Terminal Sales Building, Tuesday, April 15th, the following officers and directors were elected to serve for the ensuing year:

President—David J. Price, of W & J. Sloane.
Vice-President—Joseph B. Auerbach of Bloomingdale Bros., Inc.
Secretary—John M. Connolly of Crichton Bros.
Treasurer—Charles H. Dahmer of the Fifth Avenue Bank.
Directors—Le Roy T. Pease of Ovington Bros.; James K. Cuddy of Oppenheim-Collins Co.; Edward E. Thompson of Saks & Co.; Wm. T. Simmons of Acker, Merral & Condit; W. H. J. Taylor of Franklin, Simon & Co.; Louis M. Friend of Frank Bros.; George Waterford of Best & Co.; Arthur L. Zaduk of Henri Bendel, Inc.

Our membership to date is 220.

PITTSBURGH

Checks Marked N. S. F. Just Like Dynamite.

It is now unlawful for any person to present a check without having the necessary funds in the bank to meet payment, Gov. W. C. Sproul having signed the bill, making the measure introduced by State Senator William A. Mearkle and known as the Mearkle bad check bill, a law.

The bill had the endorsement of the Retail Credit Men's Association of Pittsburgh, which fathered the matter.

Persons who present checks for payment only to be returned marked "N. S. F." are given 10 days in which to make the check good and if they fail, then they are subject to criminal prosecution and a fine and imprisonment.

DIRECTORS RETAIL CREDIT MEN'S NATIONAL ASSOCIATION

WHO'S WHO—VOL. 4

DIRECTOR FROM CALIFORNIA
H. VICTOR WRIGHT

Was born in Birmingham, England, September 7th, 1875, coming to the United States in 1897, at the age of twenty-two years.

At that time he spent a year with one of the leading law firms in the west, but personal matters necessitated returning to England, where he remained for the next three years.

In 1902 he took charge of the Accounting Department of the New England Furniture and Carpet Co., in Minneapolis, Minn., a position which he occupied for some years and until coming to California to make his home.

Since 1907 he has been connected with the jewelry business in varying capacities; for five years as Treasurer of one of the leading stores in Los Angeles, but for the past two years has devoted himself to the interests of the American National Retail Jewelers' Association.

He was a charter member of the Associated Retail Credit Men of Los Angeles, and a member of the first Board of Directors. In 1915 he was elected President of the Los Angeles Association, which became during his term of office, the largest association of retail credit men in the country—with a membership of 254.

In 1917 he was again elected to the Presidency of the Los Angeles Association, after an interval of one year, during which time he had served as President of the Retail Credit Men's National Association—to which office he was elected at the 1916 Convention, held in Omaha, Nebraska.

He was a delegate to the 1915 Convention in Duluth, Minnesota, and has attended the Convention of the three following years, and every meeting of the Board of Directors since he was elected a National Director in 1915.

During his year as National President he visited many cities in different sections of the country in the interests of the National organization, including New York, Chicago, Newark, Buffalo, Cleveland, Worcester, Boston, Springfield, Mass., Pittsburgh, Detroit, Toledo, Milwaukee, Minneapolis, St. Paul, Duluth, St. Louis, Nashville, Louisville, Omaha, Seattle, San Francisco, San Diego and many others.

NATIONAL DIRECTOR FROM CLEVELAND
W. G. SCHMUS

Is now a resident of New York, being General Manager of the Geo. L. Dyer Co., New York. Mr. Schmus was formerly Credit Manager for May Co., Cleveland, and has served as a National Director three years.

No member of the Board has contributed more to the success of the National Association than Mr. Schmus and his "co-operation" is from the heart. It has been a pleasure to know and associate with him.

A SERIES OF GOOD SUBJECTS FOR EVERY LOCAL ASSOCIATION

Do you employ a City Collector?

Is the investment a paying one?

Does the money collected by him cost more than it is worth through the ill will engendered?

Are you using the collection letter or the telephone to replace the personal call?

Do people neglect your statements and request for settlement, and pay the man who calls for the money?

DIFFICULTIES OF A WOMAN CREDIT MANAGER

By Miss M. Stevens, Credit Manager Walkover Shoe Store, Milwaukee, Wis.

I have been given the subject: "The Difficulties of a Woman Credit Manager." I have no doubt you expect me to tell you how much more difficult the job of credit granting is for a woman than for a man. Just to be contrary, and loyal to my sex, and as a surprise for the Chairman, I'm not going to do this, for two reasons:

The first is that I am in no position to make such a comparison. I can't talk intelligently of the difficulties of a Credit MAN, because I have never had the experience of being a Credit Man.

The second reason, is that I am sure that they are all quite the same. I am sure that the difficulties which as a Credit Manager of the feminine gender, I find in my path, are quite parallel with those against which you all stub your toes. I don't think a woman credit manager has a monopoly on any one style or variety of difficulty, or that I could tell you of anything new or unusual in this line.

My **big** difficulties are not because I am a woman. Although I will admit that I have come across a few men and women—but a very few—who have been willing to take advantage of me and to complain much more readily than they would had I been a man. But it was only in the nature of an experiment with these people, and they never accomplished much. I can truthfully add that most of these very ones are now good friends of mine and good customers of our store. But such incidents are so rare and so in the minority as to be neglible, and I could not possibly compose even a short speech on my "unequal rights" as a woman credit grantor. So, if you are disappointed in the way I handle the subject allotted me, you will have to consider that your chairman made a poor choice in the person to whom he assigned the subject.

I may be a suffragist, but I am much more of a feminist and positively not enough of a militant to stand up here and try to convince you of any unfair distribution of rights and privileges which you enjoy over me.

Quite the contrary. To tell you my honest opinion of the job and a woman's capacity for filling it, I could, and will before I am through, mention several counts on which I think that a woman has decidedly the advantage of mere man in this position in which tact and diplomacy and a few other such business-like qualities are so essential.

In the way of handicaps with which a woman as a credit manager may be encumbered, there is one thing that I want to mention here and these words will be intended to interest the girl who is just starting out in the position or one who has ambitions in that direction. It is this: A girl will find her handicaps and difficulties within herself a great deal more than from any outside circumstances. Her disposition will not be as adaptable to the job as a man's until she has learned how to watch her own mental attitude and change it where necessary. For example, she is liable, when placed in a position of responsibility, to take herself too seriously. I don't mean that it is possible for her to take her job too seriously, but it is possible for one to take one's self too seriously. This may not be a thing every business woman will have to avoid—it may not be in every woman's make-up—but I believe it to be a failure quite common to young women in a responsible position, and is sure to get that person misunderstood as a crank. When she thinks she is being only business-like and serious, others will think she is being "cranky," and that is one of the worst things which can happen to a credit manager.

I'll tell you how you may overcome this tendency, and that is by adopting a smile. A smile which can be worn for all occasions. No matter how serious you may feel inside—smile—anyway. Make it a habit. Employ it at all times, even if it is a bluff. The bluff will never fail to work. And you will find that you can get away with a lot more things than you ever could have without the smile. You can't overwork your smile. If you make it and your words sincere.

Coupled with this tendency to over-seriousness the Credit GIRL will find that she will have to get rid of another habit of thought which is liable to crop up and prove a hindrance. It is one which every business girl has had to eliminate before she could make much progress towards success. I am speaking of the attitude that "just because I am a girl, my job is more difficult than it should be."

It isn't. Unless YOU make it so.

Stop thinking "Here I am a woman in a man's job and every one just because of my sex, is going to make it harder for me. This man who has just applied for credit and whose account I must decline and this delinquent with whom I must have a heart-to-heart talk, is going to be nasty to me, just because—because—well, because I am not a great big MAN."

It's all "bosh," and your biggest hindrance and the sooner you rid yourself of the idea the better for you and your job.

Expect the courtesy due you, and you will get it. In fact, just between you and me, that is one of the reasons why I said a while ago that I thought we had a little the advantage of the men on the job. I think the girls in the business world get more than their share of the courtesy and kindness floating about.

There is one more thing, and that, too, is a habit I think a credit girl should acquire, and that is the habit of making friends.

I can't think of any position which a person could be called on to fill in which a great number of friends would be more of an asset than that of Credit Manager. I don't mean personal pals, but those people who like to hear your voice over the phone, who are glad to see you come into the room and glad to come again to your desk for a few minutes' talk. In fact, they are apt to invent excuses to get there, because they like to talk to you and because you smiled at them the last time they were there, even if their account was slow.

Carrying out further my stated intentions of being contrary, I'm going to transgress so far from and entirely beyond my subject of "Difficulties" by relating some advantages which we women enjoy as credit managers over you men, and specifically a direction in which I have had a degree of success.

At one of our meetings, it was stated by one member, and agreed upon by many others, that the greatest difficulties experienced by credit managers was not with men or with married women, but with the young unmarried girls employed in offices and shops down town, who have decided tendencies to live beyond their means.

I have found that a woman can talk to these girls and help them see the error of their ways and help them to live within their salary. This the woman credit manager can accomplish by being very frank with the girls and by inviting their confidence. They will tell her how much they earn, how often they are paid, how much they pay for board—if any—how much they need in clothes that month or that season, what other debts and obligations they must meet. Then the two will spend a half hour with pencil and paper and plan the girl's expenditures for the next few weeks or months. She will take the rough budget which you hand her and thank you for the talk. Then the woman credit manager can sit back and watch results. You may think that you have no time for this, but I am sure that just as often as you try it you will be repaid in satisfaction with the results. Satisfaction in seeing the girl's account kept straight or watching it clear itself, in never having to spend time and effort to get her remittances, and a lot of satisfaction when she comes to you sometime later, beams on you, and tells you how easy it was to keep her money matters right and that she is always going to plan ahead after this and above all—she thanks you.

I have seen this method applied by a woman credit manager to girls fresh from the country—father giving them an allowance while they are going to school here—or on the first city job—with girls when their accounts showed the first few signs of wobbling, and with girls who were habitually in debt and had been in wrong with many merchants for some time and who seemed quite hopeless and hardened. Almost without exception, this sort of handling has resulted in a good "30 day" or "special term" account. Even the one girl who so ignored requests for remittances that her wages were finally garnisheed. The very day on which she came into the store heartbroken, disgraced, and enraged because she had been garnisheed, she was talked to along these lines, impressed with the error of her ways and shown how she could spend her money to better advantage and avoid such troubles. Allowed to make purchases amounting to $15, which she paid in three weeks. She has since charged amounts up to $15 and $20; pays $5 or $6 every Saturday, and her bill is always paid in full within three weeks.

So, that's the task of getting in the good graces of a working girl, gaining her confidences and handing out a line of sincere "grandmotherly" advice that I claim can be the success of a woman credit grantor to a far greater degree than a man's.

It is possible in such cases because it is a woman to whom the girl is talking. If a man should attempt such a thing he would find it more difficult than would any woman employing just a little of her woman's wit and God-given tact.

There is one final advantage which I can see we women have over you men, and of which you are all, no doubt, vaguely aware, and that is the feminine voice. When first I tried collecting over the phone or talking to and getting promises from delinquents, I was greatly surprised at the degree of success I met. And I soon found the reason was because it offended people much less and made them feel much more friendly toward the Credit Department when a cheery feminine voice said to Mr. Jones, "Good Morning, Mr. Jones" (I always say it just like that, as though I was his best friend and just parted from him last night) and he earnestly responds, "Good Morning" and usually follows by promising his check at once, when asked.

Maybe it is an intangible psychological fact, but it IS a fact, that men like to hear a girl's voice (the right kind of a voice) and their minds are in more agreeable and responsive condition

after that first "good morning" than they were before.

So I give that as a suggestion by which some young ladies who are assistants to a Man Credit Grantor may become more valuable to the boss is by showing him what a success she can be as a dandy little helper along this line.

Moreover, you credit men might consider and take inventory to see if you have not a pretty feminine voice in your office which can be trained to collect over the phone much better than you can.

To sum up the whole situation, instead of having extra difficulties I claim that as Credit Managers, we are all to the good, and have many **advantages,** because 99% of the applicants for credit are women, and 99 9/10% of the shoppers are women. So, why shouldn't a woman be able to understand and deal with them with greater success than a mere man. Being one herself, she ought to be able to understand the sex better and able to use her woman's wiles against the other woman's to good advantage.

I should certainly like to spread the word that the granting of credit is work which a business girl with ambition can and should handle. And I should like to convince the men that they will do well to investigate the possibilities and help bring out the latent talent for credit managing in their feminine help. I am convinced that the granting of credit is just as much a woman's job as a man's and that the only reason you may have the advantage of numbers is because we women haven't yet learned the facts of the case.

BUREAU PAGE

A LIVE LETTER FROM OMAHA

April 17, 1919.

Mr. A. J. Kruse,
Editor Credit World,
St. Louis, Mo.

My Dear Mr. Kruse:

The Credit World of April 6th reached me yesterday. I was much impressed by the article headed "Foreign Credit Co-operation," written by J. S. Watson, President of the Associated Retail Credit Men of Detroit. I believe that if all credit bureaus would require their membership to answer fully the four questions designated by Mr. Watson, and that the credit departments grant credit on the showing made in answer to those four questions, that losses in extending credit in retail stores would be greatly minimized; also a great deal of valuable time, both to the credit bureau and to the credit departments, would be saved.

I also agree with him that a great deal of time and money would be saved should firms wishing to obtain credit information upon new applicants for credit, coming from other cities, send in their request for information to their local office, and have the local office write to the town or city from which the applicant comes.

I think Mr. Watson should have gone further in the handling of this subject, and as a believer in full and free co-operation, demand free interchange of credit information between cities. My observation leads me to believe that if charges that are now being made by some associations and bureaus, were done away with, that greater co-operation would prevail, and a great deal of unnecessary bookkeeping would be eliminated. We probably answer from this office, about as many inquiries as we send out; therefore should we charge, and also pay for information, one would offset the other in a year's time. I believe the Credit World should take this question up, and have it discussed by credit men and also the managers of the credit bureaus. If free and full co-operation pays between credit men, it surely should be a paying proposition between the sources from which the credit men derive most of their credit information.

Yours truly,
JAS. W. METCALFE,
Sec'y Associated Retailers of Omaha.

P. S.—If you wish to print this letter so as to start a discussion along the line of co-operation between cities, free, you have my permission.

SPRINGFIELD, MISSOURI

One of the "livest" among our new Associations is the Associated Retail Credit Men of Springfield, Missouri. On April 23rd, they held a special meeting with an attendance of eighty-seven of their merchants and credit men, and had with them Mr. D. J. Woodlock, Credit Manager of B. Nugent & Bro. D. G. Co., and the undersigned. This meeting was altogether one of the most interesting and enthusiastic gatherings of credit men either of the St. Louis members has attended. It is an Association with many "live-wires," among them being Mr. A. M. Ullman, President, Mr. J. L. Cartwright, Secretary, Mr. Tom (Green) Williams and Mr. Geo. D. Bender of Heller-Livingston. We wish the Springfield Association the best of success! A. J. KRUSE, Editor.

CREDIT DEPARTMENT FORM

THE ASSOCIATED RETAIL CREDIT MEN AND CREDIT BUREAU OF ST. LOUIS

Application for Charge Account with Kline's

Limit _____ Date _____

Mr. and Mrs. or Miss _____

Residence _____ How Long _____

Former Address _____ Tel. No. _____

Board or Live at Home _____ Parents _____ Bills To _____

Business Connection _____ Occupation _____

Business Address _____ Length Service _____

Former Connection _____ Salary _____

Bus. Ref. _____ Purchase _____

Deposit _____

Pers. Ref. _____ New Acct. Old Acct. _____

Alt. O. K. _____

Bank _____ In Name of _____ Checking Savings _____

Real Estate _____ In Name of _____ Equity Clear _____

Authorized Buyers _____

Account Opened By _____

Settlements to be made IN FULL each month following date of purchase. The above statements made for the purpose of opening an account are correct.

Guarantor _____ Signed _____

Date of Trade	No. Accts.	H. C.	A	B	Active	Inactive	Old Accts.	New Accts.

Class	Opened	H. C.	Pays	Owes	Class	Opened	H. C.	Pays	Owes

(Original size 5½x8½ inches)

INSERT SENT TO THEIR CHARGE CUSTOMERS BY MERCHANTS OF MONTGOMERY, ALA.

CREDIT TERMS for the year of 1919 will be as follows:

Accounts are due and payable IN FULL on or before the tenth day of the month following purchase.

INTEREST will be charged on all BALANCES at maturity.

(This ruling voids the practice heretofore in effect—that of permitting ACCOUNTS to remain open on our records for a period of thirty days without interest charges accruing.)

An interest charge is a LIABILITY.

You are paying out that SOMETHING which will bring you NOTHING in return, and,

"IT WORKS WHILE YOU SLEEP"

An account will be considered DELINQUENT if not paid within thirty days from maturity.

If your present account is delinquent, make remittance promptly. Delay will impair your CREDIT locally and elsewhere.

Credit information is exchanged daily among your home merchants and the merchants of the entire country.

CREDIT is your greatest ASSET. KEEP it to a HIGH STANDARD.

Leonard, Fitzpatrick, Mueller, Inc.
Nachman & Meertief
Montgomery Fair

Curry's, Inc.
The Fashion Shop
A. Nachman

Montgomery, Ala.

MEMBERSHIP TROPHIES

Mr. E. A. Howell still leads the Divisions!
Mr. D. L. Whittle, of Dallas, Texas, leads the States.
Mr. Frank F. McGunnegle, of Worcester, Mass., leads the Cities.

To the State Chairman reporting largest number of new members;
To the Affiliated Association reporting the largest number of new members;
and
To All Individual Workers reporting ten or more new members the Gold Lapel Button of the National Association.

DIVISIONS

	New Paid Members Feb. 1, 1919	Chairman
Western States	330	E. A. Howell, Asst. Ret. Credit Men, Denver.
Southwestern States	256	A. D. McMullen, City Retailers, Oklahoma City.
Central States	132	R. Adams, c/o Wm. Taylor & Sons, Cleveland.
Northeastern States	121	H. W. Hatch, c/o Gilchrist Co., Boston.
Eastern States	64	A. L. Zaduk, c/o Hy. Bendel Co., New York.
Northern States	43	B. W. Prusiner, c/o Davidson Bros., Sioux City
Southern States	36	D. C. Gaut, c/o Bry-Block Merc. Co., Memphis.
Northwestern States	1	
	983	

New Paid Members since August 23, 1918

States	Cities		Totals
Alabama	Mobile	4	4
Arkansas	Ft. Smith	2	2
California	Berkeley	1	
	Los Angeles	5	
	Sacramento	1	
	San Francisco	15	
	Santa Barbara	1	23
Colorado	Pueblo	20	
	Denver	84	104
Connecticut	New Haven	1	1
District of Columbia	Washington	1	1
Florida	Jacksonville	4	4
Georgia	Atlanta	7	7
Idaho	Lewistown	1	1
Illinois	Chicago	24	
	Rockford	1	
	Hollywood	1	26
Indiana	Gary	1	
	Indianapolis	1	2
Iowa	Des Moines	5	
	Clinton	1	
	Sioux City	24	30
Kansas	Wichita	23	23
Louisiana	Alexandria	1	
	New Orleans	28	
	Shreveport	12	41
Maryland	Baltimore	3	3
Massachusetts	Boston	7	
	Holyoke	1	
	New Bedford	1	
	Northampton	4	
	Springfield	9	
	Worcester	98	120
Michigan	Detroit	7	7
Minnesota	Minneapolis	11	
	Mankato	1	12
Mississippi	Jackson	10	
	Meridian	4	14
Missouri	Kansas City	46	
	Springfield	57	
	St. Joseph	8	
	St. Louis	20	131
Nebraska	Columbus	1	
	Grand Island	1	
	Hastings	2	
	Lincoln	22	
	Omaha	22	48
New Jersey	Newark	1	1
New York	Buffalo	2	
	New York	40	
	Rochester	1	
	Schenectady	1	44
North Carolina	Asheville	1	
	Wilmington	1	2
North Dakota	North Forks	1	1
Oklahoma	Enid	9	
	Oklahoma City	2	
	Tulsa	26	37
Ohio	Akron	13	
	Cincinnati	44	
	Cleveland	15	
	Columbus	19	
	Dayton	1	
	Toledo	1	
	Youngstown	1	94
Pennsylvania	Bethlehem	1	
	Pittsburgh	11	12
Tennessee	Johnson City	1	
	Memphis	4	5
Texas	Beaumont	13	
	Dallas	10	
	Ennis	1	
	Fort Worth	46	
	Galveston	24	
	Houston	21	
	Quanah	1	
	San Antonio	37	
	Waco	22	
	Wichita Falls	1	176
Virginia	Lynchburg	4	
	Richmond	2	6
Wyoming	Cheyenne	1	1
			983

ROSTER
Retail Credit Men's National Association

Complete to Date—May 1, 1919
SEE SUPPLEMENTARY LIST—PAGE 38

ALABAMA.

BIRMINGHAM
Associated Retail Credit Men, W. E. Willett.
Adams Drug Co.
American Laundry Co., B. L. Wertheimer.
Antwine, McGurie & DeShazo, W. H. Wallace.
Armstrong Hat Co., Ira L. Armstrong.
Bentley Merc. Co., F. E. Bentley.
Bernheim, S. M., Co., S. M. Bernheim.
Bromberg, F. W.
Brown, W. S., Merc. Co., W. S. Brown.
Burger Dry Goods Co., Sam Michael.
Burger D. G. Co., Sheridan, Miss Lizzie.
Caheen Bros., E. B. Irwin.
Dabney, Dr. M. Y.
Drennan Co., Dept. Stores, J. T. McPherson.
Excelsior Steam Laundry Co., Geo. Blinn.
Herzog-Thompson Co., J. G. Thompson.
Hirsch Mill'y Co., W. A. O'Hara.
Ideal Mill'y, Cloak & Suit Store, Robert Aland.
Jaffe Jewelry Co., J. Jaffe.
Kaufman, Abe.
Lotternos, Dr. Geo.
Loveman, Joseph & Loeb, W. E. Hooper.
McVay Seed Co., L. E. Harris.
Moore, Dr. Chalmers H.
Morris Plan Co., The, W. E. Willett.
Odums, Bowers & White Clo. Co., O. E. Rollings.
Parker's Drug Store, J. B. Patterson.
Porter Clo. Co., W. S. Webster.
Saks Clo. Co., J. A. Pruitt.
Saks Clo. Co., Louis, J. M. Griffin, 1st Ave., and 19th St.
Wimberly & Thomas Hdwe. Co., C. E. Thomas.
Yielding Bros., F. B. Yielding.

MONTGOMERY
Montgomery Fair, L. W. Ashley, 14 Court St.

ARIZONA.

BISBEE
Tovrea & Co., Inc., E. A., Robt. Hamilton, P. O. Box 1190.

PHOENIX
Merchants & Manufacturers Association, Chas. B. Christy.

TUCSON
Business Men's Pro. Ass'n., L. G. Moore.
Royal Bakery Co., Harold Brooks.
Steinfeld & Co., Albert, Harold Steinfeld.

ARKANSAS.

FORT SMITH
Fort Smith-Van Buren Merchants Ass'n, E. L. Harrison, Secretary.

HOT SPRINGS
Merchants' Association, C. L. Russ.

LITTLE ROCK
Retail Merchants' Bureau, Frank I. Longley, 2nd and Scott.
Allen Hdwe. Co., S. M. Pearson, 608 Main.
Altheimer D. G. Co., H. W. Sterling, 112 Midland.
Arkansas Cpt. & Furn. Co., Wm. T. Gilmore, 601 Main.
Balk, Joe D. & Bro., Miss T. Green, 410 Main St.
Blass Co., the Gus, J. A. Anderson.
Blass & Sons, Jacob, Gilbert Blass, 504 Main.
Bracy Bros. Hdwe. Co., Chas. F. O'Neal, 510 Main.
Cohn Co., M. M., Elias Navra, 308 Main.
Falk's Millinery, D. G. Falk, 622 Main.
Kempner & Bros., Ike, Max Lichtenstadter, 214 Broadway.
Leader Co., The, W. W. Atkins.
Little Rock Tent & Awning Co., J. D. Simpson, 209 Main.
Lowenberg Co., Mr. Lowenberg, 206 Main.
Pfeifer & Bro., Albert, F. L. Gunn, 406 Main.
Pfeifer Bros., Leo Pfeifer.
Treadway Elec. Co., Theo. C. Treadway, 607 Main.

CALIFORNIA.

BAKERSFIELD
Hochheimer & Co., W. J. Tatum.

BERKELEY
Hink & Son (Inc.), J. F., J. E. Alexander, 2224 Shattnek.

CAMP KEARNEY
Callahan, H. W., Sec'y Knights of Columbus War Activities.

EL CENTRO
Imperial Valley Hdw. Co., Jess Cadman.

ELSINORE
Elsinore Merchants' Credit Association, H. G. Gillette.

EUREKA
Credit Ass'n of Humboldt, Clyde H. Pitney, Secretary.

FRESNO
Merchants' Ass'n of Fresno, H. E. Patterson.
Gottschalk & Co., E., L. Robitshek.
Graff & Co., H., F. L. Montague, Box 1281.
Kutner-Goldstein Co., Louis Kutner.
Wonder Cloak & Suit House, H. M. Cobbey.

HANFORD
Kutner-Goldstein Co., J. J. Spitzer.

LONG BEACH
Mercantile Co., W. J. Hawkins, 653 Pine Ave.

LOS ANGELES
Associated Retail Credit Men, H. H. Rhodes.
Retail Merchants' Credit Ass'n, L. S. Levitt, Wright & Callender Bldg.
Alexander & Oviatt, F. B. Alexander, 605 So. Hill.
Allen Co., Wiley B., Harris, 416 So. Broadway.
Anderson, Peter F., 110 E. 4th.
Armstrong Co., Earl V., C. P. Cabrera, 1144 Hope St.

LOS ANGELES—*Continued.*
Arnold, H. L., J. S. Woolacott, 601 W. 7th St.
Baker, C. H., Mrs. Zoe Baker, 629 S. Broadway.
Baldwin Motor Co., J. V., F. T. Ingalls, 12th and Olive.
Baldwin, Simeon, 234 Consolidated Realty Bldg.
Bank of Italy, H. J. Pye, 7th and Broadway.
Barker Bros. Co., F. A. Barnes, 724 So. Broadway.
Binkley & Wayne, C. W. Jayred, 1221 S. Hope St.
Birkel Co., Geo. J., C. E. Longfellow, 446 So. Broadway.
Bittleston Law & Coll. Agcy., H. G. Bittleston, 217 Delta Bldg.
Blackstone Co., H. L. Rhodes, 9th and Broadway.
Blake-Moffitt & Towne, F. M. Couch, 242 Los Angeles.
Brack Shops, Brack Shops Bldg.
Brauer & Co., A. K., A. K. Brauer, 345 So. Spring St.
Broadway Department Store, S. E. Edgerton, 4th and Broadway.
Brock & Co., Jacob Jepsen, 437 So. Broadway.
Bullock's, W. W. Miller.
Burroughs Adding Machine Co., H. H. Claremont, 310 S. Hill.
Burt Motor Car Co., W. J. Burt, Pico and Hope Sts.
California Commercial Service Co., H. H. Rhodes, 615 Brockman Bldg.
Calif. Dental Supply Co., Geo. E. Burrall, 412 W. 6th St.
California Furn. Co., B. G. Voigt, 644 S. Broadway.
California Sav. & Com'l Bank, Essick Newman, 4th and Spring St.
Calif. Wall Paper Co., C. J. Viera, 925 S. Hill St.
Carver Co., F. F. Carver, 602 Trust & Sav. Bldg.
Cass, Smurr & Damerel Co., E. J. Crawford, 412 So. Broadway.
Cherry's, J. E. Johnson, 636 S. Broadway.
Children's Shoe Store, Inc., P. E. Woods, 214 S. Broadway.
Christopher Co., L. J., A. J. Beaudry, 21st & Los Angeles.
Citizen's Nat'l Bank of Los Angeles, The, L. O. Ivey.
Citizen's Trust & Sav. Bank, Leo Chandler, 3rd and Broadway.
Clark, Lawrence G., Garland Bldg.
Colburn, A. E., Dora Schm[illegible] 806 S. Broadway.
Collins, Victor Ford (Atty.), [illegible] 1035 Van Nuys Bldg.
Commercial National Bank. [illegible] R. Williams, 401 S. Spring.
Comptometer Co., J. M. Flowe[illegible] 433 Union Oil Bl.
Continental National Bank, R. [illegible] Heaton, 9th & Spring.
Corona Pacific T. W. Co., C. [illegible] Harris, 533 S. Spring.
Coulter D. G. Co., G. C. Lawrence, 7th and Olive Sts.
Crescent Creamery Co., W. B. Edson, 241 Winston St.
Crown Laundry & Cleaning Co., I. M. Stevens.

LOS ANGELES—*Continued.*

Cunningham, Curtiss & Welch Co., F. E. Watts, 252 S. Spring.
Davis Standard Bread Co., W. H. Beamish, 120 S. Beaudry St.
Desmond's, Inc., Sam Kawin, 553 S. Spring.
Detmer's Optical Co., Paul Lenz, 354 S. Broadway.
Dun & Co., R. G., A. D. Kinne, 800 International Bldg.
Dyas Co., B. H., M. V. Hartman, 321 W. 7th St.
Eastern Outfitting Co., A. Sieroty, 620 S. Main St.
Elec. Lighting Supply Co., C. F. Baker, 216 W. 3rd St.
Farmers' & Merchants' National Bank, J. M. Hutchison, 4th and Main.
Feagans & Co., F. E. DeLong, 218 W. 5th.
Fink & Co., Harry, R. J. Hopper, 635 S. Broadway.
First National Bank, W. N. Hamaker, 7th and Spring.
Fitzgerald Music Co., H. C. Braden, 727 S. Hill St.
Fletcher, Inc., Geo. Cook, 1121 Washington Bldg.
Forve-Pettibone Co., Frank T. Robinson, 514 S. Broadway.
Gaarder, A. H. (Printer), 107 N. Spring St.
Gans Bros., 211 N. Main St.
Germain Seed Co., E. E. Sidebottom, Box B, Arcade Sta.
Glockner Music Co., Wm. L., Frank A. Glockner, 917 S. Broadway.
Graphic, The, Alfred L. Fenton, Union League Club.
Gray, Ben F., Self, 611 Investment Bldg.
Grimes-Strassforth Sta. Co., Robt. H. Cantley, 737 S. Spring.
Guaranty Trust & Sav. Bank, W. M. Holbrook, 7th & Spring.
Gudes, Inc., Miss A. L. Gude, 537 S. Broadway.
Haggarty Stores, The, W. S. Wilke, 609 S. Broadway.
Hair, Gordon G., 425 March-Strong Bldg.
Hale Co., J. M., W. H. Squires.
Hamburger's, W. W. Weir, 8th and Broadway.
Haniman Fish Co., W. L. Creciat, 129 S. Main.
Harris, Nick B., W. G. Hanson, 1108 Hollingsworth.
Harris & Frank, A. J. Pickarts, 443 S. Spring.
Heine Auto Sales Co., J. S. Spence, 1914 S. Main.
Hellman Com. T. & Sav. Bank, Emanuel Cohen, 6th and Main St.
Hoegee & Co., Inc., The Wm. H., A. A. Scott, 138 S. Main.
Hookstratten Cigar Co., W. A. Pickarts, H. W. Hellman Bldg.
Hooper-Holmes Bureau, Wright & Collender Bldg.
Ice Distributing Co., E. M. Bourland, Box 1, 128 E. 9th St.
Innes Shoe Co., W. A., J. Alb. Low, 642 S. Broadway.
International Time Recording Co., 313 Grant Bldg.
Jacoby Bros., C. G. Munson, 331 S. Broadway.
Jantzen, Railsback Co., W. F. Jantzen, 232 S. Broadway.
Jeffries Co., W. P., W. P. Jeffries, 117 Winston.
Jevne Co., H., Miss C. Hoff, 6th and Broadway.
Just-Cracket Rubber Co., E. L. Bryant, 309 W. 12th St.
Kalamazoo Loose Leaf Binder Co., Oscar Allyn, 218 Boyd St.
Katz Bros. (Cloaks & Suits), Tobias Katz, 327 S. Broadway.
Keaton Tire Co., A. T. Tarbell, 439 W. Pico.

LOS ANGELES—*Continued.*

Kingsley, Mason & Collins, W. H. Alkire, 334 S. Spring.
Lee, M. T., M. T. Lee, 1231 Cit. Nat'l Bank Bldg.
Levy & Son, Chas., Paul Jacobs, 446 S. Spring.
Lewis, Earl V., 226 W. 4th St.
Lichtenberger-Ferguson Co., W. R. Cain, Pico and Hope St.
Little & Co., A. E., W. C. Day, 426 S. Broadway.
Logan the Hatter, G. B. Logan, 628 S. Broadway.
Loupost Lindery Co., Robt. Casamajor, 225 E. 4th.
Los Angeles Addressing Co., H. M. Rosine.
Los Angeles Creamery Co., I. T. Henderson, 1120 Towne Ave.
Los Angeles Gas & Electric Corp., H. H. Ranlett, 645 S. Hill St.
Los Angeles Ice & Cold Storage Co., W. R. Plue, Drawer "G", Arcade St.
Los Angeles Ignition Works, Wm. Cutts, 1007 S. Main.
Los Angeles Investment Co., Reuben Ingold, Investment Bldg.
Los Angeles Stationery Co., R. M. Breedan, 848 S. Hill.
Machin Shirt Co., A. L. Lumbard, 739 S. Broadway.
McBride Printing Co., H. C. Lumbard.
McCarty, Chas. R., 1002 Haas Bldg.
McVey Co., H. C., A. H. Perkins.
Merchants' National Bank, J. H. Ramboz, 6th and Spring.
Merchants' Truck & Trans. Co., E. Weber, 216 E. Market St.
Merrill Corporation, W. V. Goodfellow, 801 Ferguson Bl.
Mesick, R. H., 5303 Huntington.
Montgomery & Mullen, 424 S. San Pedro.
Morris & Lelivier, Chas. H. Morris.
Morris Plan Co., L. A., W. H. Workman, Jr., 732 S. Spring St.
Morrow, Jno. H., Self, 723 Union Oil Bldg.
Mullen & Bluett Co., Harold A. Smith, 600 S. Broadway.
Musaus, W. P., 605 Fay Bldg.
Narlian, A. P. Michael, Self, 419 Higgins Bldg.
Nelson & Price, Earl L. Wyvell.
Neuner Co., The, A. G. McDonald, 819 S. Los Angeles.
Newcomb Bros., O. D. Newcomb, 623 S. Broadway.
Newport Fish Co., F. G. Sherlock, 336 W. 6th.
New York Cloak & Suit Co., Reid Fulkman, 7th & Grand.
Nicholls-Loomis Co., J. E. Loomis, 2505 Santa Fe.
Nordlinger & Sons, R. S. Carpenter, 631 S. Broadway
Northwestern Mutual Life Ins. Co., W. K. Murphy, 709 Title Insurance Bldg.
Obrikat-Meyer Fur Co., Paul W. Meyer, 3rd and Hill Sts.
Overell's Furn. Co., I. R. Overell, 7th and Main.
Pacific Enameling & Plating Co., John F. Huber, 17th and Los Angeles.
Pacific Engraving Co., Con A. Hall, 637 S. Broadway.
Pacific Mutual Life Ins. Co., T. A. Waltrip, 6th and Olive.
Pacific Surgical Mfg. Co., C. S. Feeney, 320 W. 6th.
Pacific Wood & Coal Co., 2144 E. 7th St.
Paris Cloak & Suit House, E. J. Garvey, 609 S. Broadway.
Parmelee-Dohrman Co., W. H. Brines, 444 S. Broadway.

LOS ANGELES—*Continued.*

Pauly Co., H. J., E. L. Ide, 318 E. 3rd.
Peck & Hill Furn. Co., F. M. Pile.
Platt Music Co., F. S. Gallagher, 622 S. Broadway.
Popkin & Nestor, G. Popkin, 452 S. Spring.
Professional Supply Co., Mrs. F. L. Matthay, 415 W. 5th Ave.
Purdie Co., D. S., O. W. Schneider, 212 W. 4th St.
Ralston Printing Co., G. L. Ralston, 206 New High St.
Redpath, K. V., Self, Garland Bldg.
Richfield Oil Co., Hugh Hubbard, 932 Van Nuys Bldg.
Rivers Bros. Co., J. D. Machomich, Box K, Arcade St., 1300 Produce St.
Riverside Portland Cement Co., Jas. H. Wood, 640 Title Ins. Bldg.
Robinson & Co., J. G. Ruple, Jr., 7th and Grand.
Rodeo Land & Water Co., H. L. Westbrook.
Rosen, J. J., Citizen's National Bank Bldg.
Rosenthal's, Inc., Melville Mark, 737 S. Broadway.
Royal Millinery Co., A. A. Feintuck.
Rust, J. M., Union Oil Bldg.
Savage Tire Co., The, G. C. Cable, 700 W. 7th.
Security National Bank, J. A. H. Kerr, 514 S. Spring.
Security Trust & Sav. Bank, R. B. Hardacre, 5th and Spring.
Sierra Madre Club, M. J. Chenard, Investment Bldg.
Sierra Paper Co., A. D. Dunlap, 130 S. Los Angeles.
Silverwood, F. B., W. A. McKenna, 554 S. Broadway.
Southern Calif. Edison Co., J. W. Burns, 120 E. 4th St.
Southern California Electric Co., J. C. Rendler, 625 S. Main.
Southern Calif. Gas Co., F. C. Ingram, Garland Bldg.
Southern Calif. Music Co., R. M. Hovey, 332 S. Broadway.
Southern Calif. Ret. Gro. Ass'n, N. P. Olsen.
Southern Calif. Tel. Co., B. G. Voight, 716 S. Olive.
Stamps Co., W. N., H. W. Wyatt, Marsh-Strong Bldg.
Standard Oil Co., J. M. Duncan, 1727 N. Spring.
Stavnow Furniture Co., C. A. Stavnow, 207-209 W. 8th St.
Swelldom, The, F. C. Wolff, 535 S. Broadway.
Ten Eyck-Martin Co., Wm. B. Ten Eyck, 409 S. Los Angeles.
Times Mirror Co., M. E. Hillis, 1st and Broadway.
Troy Laundry Co., G. S. Shimmin, 1400 S. Main St.
Tufts-Lyon Arms Co., F. W. Thatcher, 428 S. Spring.
Union Bank & Trust Co., J. W. Lewis, Garland Bldg.
Union Oil Co. of Calif., W. E. Grigg, Union Oil Bldg.
Unique Cloak & Suit House, Delia Bastable, 725 S. Broadway.
Ville de Paris, G. A. Anderson, 7th and Olive.
Vincent Loos Rubber Co., Vincent Loos, 958 S. Broadway.
Vogue Co., The, Miss N. C. Wilson, 8th and Broadway.
Warrantors Co., Don P. Jones, Wilcox Bldg.
Western Auto Electric Co., E. D. Kerr, 440 W. Pico.
Western Litho. Co., G. W. Hall, 600 E. 2nd St.
Western Seed Co., F. J. Poor, 116 E. 7th.

LOS ANGELES—*Continued.*

Wetherby-Kayser Shoe Co., F. W. Heidel, 416 W. 7th St.
Wheeler Bros. & Pierce, D. W. Pierce, 215 Van Nuys Bldg.
Williams, G. E., Photographer, 1832 W. 7th St.
Wolfelt & Co., R. A. Block, 432 S. Broadway.
Wright, H. Victor, 216 W. 43rd St.
Wright's Flower Shop, Inc., T. H. Wright, 224 W. 4th.
Zellerbach Paper Co., R. S. Hoagland, 115 N. Los Angeles.
Zellner Piano Co., L. H. Nolte, 808 S. Broadway.

OAKLAND

Co-operative Credit Association, G. A. Cummings, Dalziel Bldg.
Alameda County Title Co.
Breuner Co., John, O. F. Brown.
California Optical Co., R. C. Butterman.
Capwell Co., H. C., E. H. Furth.
Dean Law & Coll. Co., W. E. Dean, 106 Federal Bldg.
E. H. B. Co., Edgar H. Barber, 1431 Broadway.
Reynolds, Henry C., 601 Syndicate Bldg.
Roos Bros., A. T. Golding, Washington at 13th.
Schlueter Co., A., A. L. Brunner, 1314 Washington.
Smith Bros., 1470 13th St.
Taft & Pennoyer Co., G. W. Whitney, 14th and Clay.
Weinstock-Nichols Co., H. A. O. Giles, 2300 Broadway.
Williams, Harry G., 13th and Webster.

ONTARIO

Ontario Bus. Men's Association, J. M. Macrae, C. of C. Bldg.

PASADENA

Pasadena Merchants' Association, Jno. T. Summer.
Mather Co., Inc., T. W., E. R. Souer.
Model Gro. Co., F. B. Wagner.
Pasadena Gro. & Dept. Stores, 141 Colorado.
Rothenburg, A. G., 600 W. California St.

POMONA

Pomona Valley Merchants' Credit Association, A. V. Storer.

SACRAMENTO

Elkus, Albert, 9th and Kay St.
American Cash Store, J. W. Damkroger, Box 348.
Dunn & Frazier Co., 1119 9th.
Enright-Winchell Hdwe. Co., Frank H. Ainsworth.
Kimball-Upson Company, Mrs. M. K. Edwards, 607-11 Kay St.
Lavenson's, Miss Elsie Schubert, 406 11th St.
Mohr & York, L. M. Schwoerer, 1325 H St.
Ossry & Co., Marie E. Potter, 920 K St.
Pukins & Co., 820 J St.
Sacramento Bee, G. C. Hamilton.
Sherman-Clay & Co., S. M. Camp, 831 J St.
Weinstock, Lubin & Co., W. J. Ketley.
Wolf, Lena, 830 K St.

SAN FRANCISCO

Associated Retail Credit Men, L. R. Tucker.
Altenburg, August, care The White House.
Andrew's Diamond Place, Louis F. Hammersmith.
Brown & Sons, Chas., Albert J. Salcheider, 871 Market.
Byron-Mauzy Co., W. A. Zingel.
City of Paris, J. L. Shetterly.
City of Paris, H. F. Ludin, Geary and Stockton.
City of Paris, Chas. Stewart.
Corona Typewriter Co., J. R. Bierma, 546 Market St.

SAN FRANCISCO—*Continued.*

Du Broy Motor Co., Robt. D. Porter, 1529 Van Ness Ave.
Emporium, The, Edw. J. Phelan.
Emporium, The, E. E. Bruner.
Felling & Ingram, R. I. Ingram.
Gantner Mattern, Otto Ryst, Jr., Post and Grant.
Goldberg-Bowen Co., E. Gerson, 242 Sutter.
Gump Co., S. & G., R. P. Simmon, 246 Post.
Hale Bros., G. Kramer, 5th and Market.
Hastings Clothing Co., Frank Turner, Kearney and Post.
Kohler & Chase Music Co., R. H. Blake, 26 O'Farrell.
Liebes & Co., H., C. A. W. Clark, 167 Post St.
Liebes & Co., H., Benj. Goldsmith, 177 Post.
Livingston Bros., Inc., S. J. Winkelman.
Livingston Bros., Inc., R. H. Boyd.
Livingston Bros., Inc., Abraham Phillips.
Magnin & Co., I., C. M. Howe, Geary and Grant Ave.
Marks Bros., Mrs. B. C. Beale, 831 Market St.
McCann, Wm. D., R. B. Young.
Morris Plan Co., F. H. Manss, 80 New Montgomery.
Nathan-Dohrman Co., O. J. Schurra, Geary and Stockton.
Nathan-Dohrman Co., W. K. Dolan.
O'Connor-Moffatt & Co., Edward J. Dollard, 121 Post.
Oliver Typewriter Co., L. R. Tucker, 365 Market.
Pacific Coast Ratton Co., Usher L. Davies.
Paragon, The, Dave J. Cohen.
Pauson & Co., C. H. Johnson.
Prussia Co., L. C. W. Mercer, 139 Geary.
Remstrom Co., Frank O., T. H. Smith, 583 Golden Gate.
Retailers' Credit Association, Wm. Loewi.
Riech & Lievre, Miss M. Sheldon, 125 Geary.
Roos Bros., Stanley Williams, Market and Stockton.
Roos Bros., B. von Turner.
Rosenthals, Inc., Thos. J. Fanning.
Samue's Co., A. S., R. S. Norris, 895 Market.
Sanborn Vail & Co., J. L. Bowden.
San Francisco Hotel Co., L. F. Grimstad, Hotel St. Francis.
Schussler Bros., J. S. Bariro, 285 Geary St.
Shreive & Co., Albert Jannopaules.
Shreve, Treat & Eacret, Jas. E. Noonan.
Shreve, Treat & Eacret, E. E. Witts.
Sommer & Kaufman, W. B. Howe, 838 Market St.
Sommer & Kaufman, Inc., J. H. Webster, Sr.
Taxicab Co. of California, A. O. Smith.
Upham Co., Isaac, H. B. Smith, 510 Market.
Walter, D. N. & E., E. Lewis.
Wells-Fargo Nevada National Bank, Daniel A. Stivers.
Wiley B. Allen Co., R. B. Miller, 135 Kearny.

SANTA ANA

Rankin D. G. Co., H. R. Rankin.

SANTA BARBARA

Merchants' Credit Association, W. H. Pratt, 11-12 Howard-Canfield Bldg.
El Canimo Real Motor Car Co., 320 State.
Diehl Groc. Co., S. A. Tisdel.

SANTA BARBARA—*Continued.*

Gutierrez Drug Store, J. B. Cunnane, 635 State.
Ott Hardware Company, C. A. Nardi, 800 Anacapa St.
Ott Hardware Co., 727 State.

CANADA.

SASKATOON

Retail Merchants' Association of Canada, F. E. Raymond.

COLORADO.

ARVADA

Arvada Lumber Co., Tom Hurst.

BOULDER

Boulder Cr. Rating Association, Frank Field, Earl Bldg.
Saller D. G. Co., H. J. Saller, 1318 Pearl St.
Wilson Hdwe. Co., J. W. Valentine.

COLORADO SPRINGS

Credit Reporting Co., W. V. Sims.

DENVER

Retail Credit Men's Association, E. A. Howell, Foster Bldg.
American Furn. Co., Frank S. Foley, 16th and Lawrence.
Baldwin Piano Co., C. C. Lang, 1636 California.
Banzhaf Bros., 1514 Stout St.
Barnett Clothing Co., W. C. Weaver, 16th and Champa.
Baur Confectionery Co., Hattie G. Bishop, 1512 Curtis.
Benight-Latcham Carpet Co., Fred C. Latcham, 611 16th St.
Blum & Webster, Wm. Blum, 1554 California.
Bodefelt Cleaning Co., Geo. Bodefelt, 256 Broadway.
Bohm-Allen Jewelry Co., F. P. Allen, 1039 16th St.
Broadhurst-Young Shoe Co., Miss Nellie Westover, 16th and California.
Brock-Haffner Ptg. Co., H. E. Ewing, 14th and Arapahoe.
Carson Crockery Co., W. H. Deiters, 734 15th St.
Cassidy & Hicks, C. A. Johns, 1739 Lawrence.
City Bank & Trust Co., R. A. Brown, 17th and Arapahoe.
Colorado Fuel & Iron Co., G. L. Mays, Boston Bldg.
Colorado Fuel & Iron Company, Douglas Millard, Boston Bldg.
Colorado National Bank, W. H. Rice, 17th and Champa.
Cottrell Clo. Co., Geo. Cottrell, 621 16th St.
Cottrell Clothing Co., R. L. Frizzell, 621 16th St.
Cooper, the Florist, Geo. H. Cooper, 833 15th St.
Daniel & Fisher's Stores Co., F. T. Leonard, 16th and Lawrence.
Davis & Shaw Furniture Co., Sam Strouse, 1501 Larimer.
Denver D. G. Co., A. E. Powell, 16th and California.
Denver, Morris Plan Co., E. J. Richmond, 1638 Welton.
Denver Music Co., E. A. Cox, 1538 Stout.
Denver National Bank, Geo. E. Wells, 17th and Curtis.
Denver Photo Materials, B. P. Heffner, 626 16th St.
Dupler, A. B., 1526½ Champa.
Fairbanks-Morse Co., V. R. Bourland, 1735 Wazee Ave.
Fontius Shoe Co., Harry E. Fontius, 838 16th St.
Gano-Downs Clothing Company, Gilbert E. McKim, 16th and Stout Sts.
Gano-Downs Clothing Co., E. M. Munn.
Goodheart's Broadway Laundry, Harry G. Goodheart, 387 S. Broadway.

DENVER—*Continued.*

Guardian Trust Co., Chas. W. Jones, 1536 Welton.
Hallack & Howard Lbr. Co., G. M. Prince, 7th and Larimer.
Hedgecock & Jones, H. F. Jones, 719 16th St.
Hendrie & Bolthoff Mfg. Co., H. G. Heckendorf, 1639 17th St.
Hurlbut Grocery Co., Merta S. Cann, 1128 15th St.
James & Co., B. L., Wm. T. Eccles, 1521 Arapahoe.
Joslin D. G. Co., C. B. Carleton, 16th and Curtis.
Kelly-Swegle Furn. Co., B. B. Swegle, 232 Broadway.
Kendrick-Bellamy Sta. Co., Miss Bride Rose, 16th and Stout.
Kilpatrick-Spengel, Frances Lyman, 1633 California.
Kistler Stationery Co., B. Wilder, 1636 Champa.
Knight-Campbell Music Co., T. P. Foote, 1625 California.
Kohler-McLister Paint Co., F. G. Margowski, 1621 Arapahoe.
Kraft Engraving Co., Morton Kraft.
Lewis & Son, A. T., H. E. Kindig, 16th and Stout.
Lyman Millinery Co., O. W. Lyman, 1629 Arapahoe.
Market Company, E. A. Cullen, 15th and California.
May Co., The, A. L. Boschert.
Mayer Hdwe. Co., Geo. Mayer, 1520 Arapahoe.
McMurtey Mfg. Co., Thos. McNally, 1533 Arapahoe.
McPhee & McGinnity, J. E. Roberts, 1630 Arapahoe.
Mt. States Rubber Co., G. E. McKim, 1421 Champa.
Nathan Bros., Ernest J. Nathan, 102 Colorado Bldg.
Neustetter Co., Fred M. White, 720 16th St.
Nicoll, The Tailor, A. L. Ball, 811 16th St.
O'Fallon Supply Company, The M. J., A. J. Jahrous, 1621-39 15th St.
Oregon Lumber Co., Fred B. Conine, 1648 Platte St.
Pacific Lumber Co., W. M. Duff, 1736 Platte St.
Pittsburgh Plate Glass Co., C. S. Knight, 1745 Arapahoe.
Powers-Behen Co., H. E. McCrimmon, 16th and California.
Price-Mayer Trunk Co., Louis H. Mayer, 634 16th St.
Regent Store Co., Robt. H. Johnston, 617 16th St.
Republic Rubber Co., The, 1546 Broadway.
Retail Credit Men's Adj. & Rep. Co., G. W. Jackson, 529 Foster Bldg.
Retail Credit Men's Association, Everett Owens, 529 Foster Bldg.
Robinson Lumber Co., H. F. Robinson, 201 W. Iowa.
Robinson Printing Co., W. F., F. W. Hartung, 1514 Arapahoe
Rocky Mountain Fuel Co., Wade Toncray, 16th and Champa
Roslund, O. S., 408 17th St.
Salisch Shop, Elizabeth Salisch, 1524 California.
Schober, A., 830 14th St.
Scholtz Drug Co., M. L. Krigbaum, 16th and Curtis.
Selfridge Haberdasher, C. F. Selfridge, 824 17th St.
Shatz Gro. Co., O., Otto Shatz, 1201 Welton.
Sherwin-Williams Co., J. R. Anderson, 622 15th St.
Smith-Brooks Ptg. Co., Milo R. Foley, 1733 California.
Spencer Lumber Co., R. E. Spencer, 4000 York.
Spray Coffee & Spice Co., E. F. Haeger, 639 15th St.

DENVER—*Continued.*

Standard Furniture Co., S. Schlosinger, 1541 Arapahoe.
Star Furniture Co., Sam Mayer, 1617 California.
Sterns, Louis, Paul G. Rosenthal, 1530 Stout.
Syman Jewelry Co., Fred F. Syman, 16th and Champa.
Thompson Grocery Co., John, A. A. Stewart, 1128 15th St.
U. S. National Bank, Jas. Ringold, 17th and Stout.
Woods Mercantile Co., Hugh M. Woods, 724 Colfax.

GREELEY
Gilcrest Lumber Co., Hal Baldwin.

MONTROSE
Montrose Credit Co., E. E. Schuyler.

PUEBLO
Retail Credit Men's Association, L. W. Biele.
Bergerman, Ben.
Calkins-White Furn. Co.
Colorado Laundry.
Colorado Supply Co.
Crews-Beggs D. G. Co.
Dean-Creel Fur Co.
Franklin Press Co.
Herman Mercantile Co.
Mount, W. E.
Newton Lumber Co., L. W. Biele, Treas. (Retail Credit Men's Association).
Pryor, Frank.
Pueblo Gas & Fuel Co.
Pueblo Hdwe. Co.
Pueblo Stove Co.
Robinson-Gardner Hdwe. Co.
Shiver, A. E.
Steger Piano Co.
Taub Bros.
Van Arsdale, J. A.
White & Davis, W. L. Stone.

CONNECTICUT.

BRIDGEPORT
Bridgeport Merchants' Credit Association, J. J. Boyd, 415 Warner Bldg.

HARTFORD
Luke-Horsfall Co., Chas. E. Arnold.

NEW HAVEN
Gamble-Desmond Co., F. J. Seymour, 890 Chapel St.
Malley Co., Edw., Wm. H. Murray, Temple and Chapel.

DELAWARE.

WILMINGTON
Henry Merc. Agcy., The, Harry Conly, Mgr., 229 N. Harrison.

DISTRICT OF COLUMBIA.

WASHINGTON
Retail Merchants' Association, Chas. J. Columbus, Sec'y, Star Bldg.
Bramlee, Miles E., M. E. Bramlee, 1527 Gales St., N. E.
Brooks & Co., M., L. M. Reitz, 1109 G St., N. W.
Dulin & Martin Co., Martin M. Watson 1215 F St., N. W.
Garfinkle Co., Julius, Wm. E. Schmid, F St., corner 13th.
Goldenberg, M., Leo Baum.
Goldsmith & Company, Charles F. Parker, 1205 F St., N. W.
Griffith, W. W., L. M. Hewlett, 1245 First St.
Hecht & Co., P. J. McMullan.
Heiberger & Sons, Inc., F. J., S. H. Talkes, 1417 F St., N. W.
Jelleff, Inc., Frank R., Miss Elsie M. Lee, 1216 F St.
Kann Sons & Co., S., Chas. M. Keefer.
Lansburgh & Bros., Mark Lansburgh.
Louvre, The, Alfred Mayer, 1115 F St.

WASHINGTON,—*Continued.*

Palais Royal, E. Beatty, 11th and G.
Parker, Bridget & Co., Bailey Shumate, 507 National Metropolitan Bank Bldg.
Parker, Chas. F., 1205 F St., N. W.
Philipsborn & Co., M., David Sanger.
Rich's Sons Co., B., H. J. Rich, 101 F St., N. W.
Saks & Company, A. V. Hoffman, 7th and Pa. Ave.
Woodward & Lothrop Co., H. V. Ostermayer.
Woodward & Lothrop, Inc., Max Fischer.
Zirkin, H., Samuel Zirkin, 821 14th, N. W.

FLORIDA

JACKSONVILLE
Jacksonville Credit Bureau, J. M. Holloway, 319 St. James Bldg.
Cohen Bros., R. A. Yockey.
Drew Company, H. & W. B., C. R. Simonds.
Levy's, Inc., M. S. Tucker.
Paschal, George R., Geo. R. Paschal, 223 Main St.
Rhodes-Futch-Collins, C. P. Pridgen.

MIAMI
Miami Credit Association, Inc., 1408 Ave. L.

TAMPA
Tampa Merchants' Association, C. G. Stainaker.

GEORGIA.

ATLANTA
Associated Retail Credit Men. Merchants' Credit Association, Grover Megahee, Secretary.
Allen & Co., J. P., Jno. R. Byington.
Belcher Heating & Plumbing Co., James E. Belcher.
Capital City Laundry, Geo. H. Fauss.
Chamberlain - Johnson - Du Bose Co., Leon Walker.
Cook-Cobb Co., J. L. Cook.
Davison-Paxon-Stokes Co., W. J. McBride, 57 Whitehall St.
Eiseman & Son, J., S. Titlebaum.
Empire Furn. Co., M. Commins.
Fielder & Allen Co., I. E. Allen, Box 1912.
Freeman & Bros., Myron E., E. B. Freeman.
Frohsin's, J., Jay R. Reynolds.
Hastings Seed Co., H. G., L. S. Waldrop.
High Co., J. M., G. C. Jones.
Home Art Supply Co., W. S. Kincaid.
Hub Style Shop, E. J. Hall.
Jones-Kennedy Furn. Co., L. A. Swann.
Love, Walter W., 501 Hurt Bldg.
Mason Bros. Co., T. D. Anderson.
Menter Co., The, J. F. Morrison.
Miller & Co., G. L., E. B. Sanders, 1010 Hurt Bldg.
Myers-Miller Furn. Co., A. L. Myers.
Parks-Chambers-Hardwick Co., P. B. Simms.
Perkerson Co., E. J., K. L. Boone.
Regenstein Co., J., C. W. Heery.
Rhodes-Wood Furniture Co., T. C. Dickson, 103-11 Whitehall St.
Rountree Trunk & Bag Factory, W. Z. Turner.
Smith Drug Co., Chas. A., Chas. A. Smith.
Sterchi Furn. Co., W. Z. Ronan.
Stewart Co., Fred S., J. E. Martin, 25 Whitehall St.

IDAHO.

LEWISTON
Beach Co., R. C.
Bratton-Morris Co., Frank Morris.

ILLINOIS.

ALTON
Merchants' Security System, Daniel Gorman, 16 W. Broadway.

BLOOMINGTON
Livingston & Sons, W. L. Wilson.

CHICAGO
Associated Retail Credit Men, F. L. Davies.
Almer, Coe & Co., W. D. Glennon, 105 N. Wabash.
Beek, Optician, Wm. G. Beek, 21 N. Wabash.
Blum, H. H., E. B. Goldstein, 616 Michigan.
Blum's, P. S. Cary, Congress Hotel.
Cable Piano Co., Quin H. Darling, 301 S. Wabash.
Capper & Capper, E. A. Milner.
Carson-Pirie-Scott Co., Jno. W. McConnell.
Consumer's Co., M. S. Green, 111 W. Washington.
Creditor's Service Co., Miss J. E. Kutzner, 64 W. Randolph.
Davies, Fred L., 606 Cully Bldg., 35 S. Dearborn St.
Dunlap & Co., F. H. Taylor, 22 S. Michigan.
Fair, The, J. E. Murtaugh, State and Adams.
Foster & Co., F. E., Jennie Rosenbluth, 115 N. Wabash.
Hanan & Son, Jas. H. Oliver, 27 N. State.
Hellesoe-Streit Co., A. D. Ranstead, 2 N. Michigan.
Hurley Machine Co., J. A. McCoy, 28 E. Jackson.
Hyman & Co., L. J. Rice, 33 N. State.
Jerrem's Sons, Wm., Wm. A. French, 200 S. Clark.
Kaskel & Kaskel, Mabelle C. Butters, 40 S. Michigan.
Klee Bros. & Co., Max Klee, 1200 Milwaukee St.
MacKenzie, Jno., Carson-Pirie-Scott & Co., 1 S. State.
Leschin, Inc., Ricka M. Boitano, 318 S. Michigan.
Lewy Bros., Julius Barnard, 201 S. State.
Loftis Bros. & Co., E. J. Joyce, 108 N. State.
Loftis Bros. & Co., S. T. A. Loftis, 108 N. State.
Lorenz, Meller & Co., Heary C. Nickel, 4722 Broadway.
Lucile, Ltd., T. J. Duggan, 1400 Lake Shore Drive.
Mandell Bros., Lawrence Greenabaum.
Miller, I., Wm. Goldman, 39 S. State.
Mutual Credit Reporting Bureau, Frederick L. Davies, 140 N. Dearborn.
New York Costume Co., Earl L. Schneider, 137 N. Wabash.
Ogilvie & Heneage, Lucie M. Brunner, 20 E. Jackson.
Richardson & Co., G. W., E. L. Roder, 125 S. Wabash.
Ripley, Alla, 622 S. Michigan
Rosenthal's, M. Morton, 31 S. State St.
Rothschild & Co., Thos. H. Egelton.
Rothschild, Maurice L., F. W. Hardcastle.
Sharp & Smith, Rose O'Connor, 65 E. Lake.
Shaw Livery, W. W., Hilda Levy, 1006 S. Wabash.
Starr Best, Inc., J. Conway, 1 N. Wabash.
Stevens, Charles A., C. E. Moore, 17 N. State.
Sykes, Inc., Melvin H., Harry L. Diamond, 17 N. State.

CHICAGO—*Continued.*
Vesta Accumulator Co., F. J. Freitag, 2100 Indiana Ave.
Walk-Over Shoe Store, L. W. Rohles, 131 S. State.
Weiss, F. J., care Trustees System Service Corp., 208 S. La Salle.
Wilson & Co., S. F., Olive M. Kiene, 21 E. Jackson.
Wilt, Chas. T., Chas. T. Wilt, Jr., 226 S. Michigan.

FREEPORT
Walton's Nephews, Wm., Paul Bickenbach.

HOLLYWOOD
Hollywood Poultry Farm

KEWANEE
Lyman-Lay Co., Estelle M. Fleming.

PEORIA
B. & M., The, Jno. L. Miller.
B. & M., The, A. L. Croesen.
Block & Kuhl Co., C. R. Winters.
Day Carpet & Furn. Co., The, W. H. Kaufman.

ROCK ISLAND
Business Men's Association, Geo. H. Kingsbury, Secy.
McCabe & Co., L. S., W. P. Ammerman.

ROCKFORD
Ashton Dry Goods Co., Floyd R. Palm, 315 10th St.

SPRINGFIELD
Springfield Commercial Association, Edna M. Lennox, 400 City Hall.
Bunker's Millinery Shop, R. A. Bunker, 205 S. 5th.
Dirksen & Sons, A., Thos. J. Kennedy, 402 Washington.
Herndon & Co., H. G. Schuppe, 1331 N. 5th.
Newman, Jr., J., S. A. Barker, 500 E. Adams.
Thayer & Co., J., C. C. Corson, 520 E. Adams.
Westenberger & Wetterer, Chas. J. Wetterer, West Side Square.

WAUKEGAN
Rubin's Dept. Store, A. M. Rubin, 110 N. Genesan.

INDIANA.

CRAWFORDSVILLE
Bischof Big Store, Louis, M. Bernheimer.
Warner & Peck, D. M. Peck.

GARY
Alschuler Co., H., J. D. Kemper.
Dave & Mack, 652 Broadway
House of Muscat, S. Muscat, 541 Broadway.

INDIANAPOLIS
Ayres & Co., L. S., Robt. O. Bonner.
Balch, W. E., 7th Floor News Bldg.
Block Co., The, Wm. H.
Bobbs-Merrill Co., The, Miss Paula M. Wulff.
Langen Co., E. O.
Lieber Co., The H., Henry W. Fechtman.
Mayer & Co., Chas.
Merchants' Mercantile Agency Co., Wm. H. Flanders, 1115 State Life Bldg.
Pettis Dry Goods Co., Chas. M. Jones, 25-39 E. Washington St.
Rink's Cloak House, W. O. Pontius.
Sander & Recker Furn. Co., Miss M. Markle.
Schloss Bros.
Selig Dry Goods Co., G. A. Millett, 20 W. Washington St.
Strauss & Co., L., Henry Zitslaff.
Taylor Carpet Co., The, Theo. E. Berg.
Vonnegut Hardware Co., Chas. E. Wagner.

INDIANAPOLIS—*Continued.*
Wasson Co., The H. P., Clyde C. Finnefrock.
When Clo. Co., The, Miss Delia Edward.

TERRE HAUTE
Retail Merchants' Association, Caas. F. Stein, 9½ N. 6th.
Herz, A., Harry W. Cohen.

IOWA.

CEDAR RAPIDS
Credit Guide & Adj. Co., W. H. Grizel.
Killian Co., Jas. Killian.
Martin D. G. Co., E. J. Carey.

CLINTON
Engel Co., F., F. Engel, 239 5th.
Isbell Optical Co., F. E. Isbell.
Van Allen & Son (Inc.), Jno. D., W. D. Morris, Jr.

COON RAPIDS
Farmers' Trust & Sav. Bank, J. J. Ruvane.

COUNCIL BLUFFS
Merchants' Bureau, H. E. Cassady, 37 S. Main.
Beno Co., The Jno., J. Dunn, 124 Knepper.
Smith & Co., Joe, W. E. McConnell.

DAVENPORT
Bee Hive, The, Joseph Deutsch, 2nd and Brady St.
Davenport Rating Association, Commercial Club.
Harned & Von Maur, R. H. Harned.
Harned & Von Maur, W. A. Jackson.
Iowa Steam Laundry Co., Wm. Pohlmann, 209 3rd St.
Leigh, Dr. C. L., Putnam Bldg.
Parker Co., M. L., M. L. Parker.
Richter & Sons, T., Fred Glueck, Jr.
Reynolds & Balch, 223 Brady.
Schmidt Music Co., Julius A. Schmidt, 111 W. 3rd.

DES MOINES
Retail Credit Men's Association, C. H. Gimar.
Burroughs Add. Mach. Co., M. E. Beckley.
Century Lumber Co., F. E. Wright.
Chase & West Co., Earl Linn.
Dallas Co., Frank Dallas.
Davidson Bros., S., W. H. Cotton, 412 Walnut St.
Des Moines Bridge & Iron Works, C. Sayre, 9th and Tuttle.
Des Moines Electric Co., Ira Steele.
Des Moines Electric Co., Benj. Huckins.
Des Moines Morris Plan Bank, C. H. Bryant, 200 5th St.
E. & W. Clo. Co., A. A. Brown.
Erickson & Co., C. E., C. E. Erickson.
Frankel Clothing Co., R. Anderson.
Gero & Hale, Armand Gero.
Goldman-Cobacker Co., F. P. Gill.
Harris-Emery Co., Mr. Marohn, 7th and Walnut.
Jenney, J. W., 3601 6th Ave.
Kurtz Co., L. H., C. H. Gimar, 312 Walnut St.
McIntyre, E. G., Crocker Bldg.
Oransky & Sons, L., L. W. Olson.
Mandelbaums & Sons Co., J., C. O. Horton.
O'Dea Hardware Co., J. E. Chambers.
Slade Shoe Co., Milo Slade, 320 7th St.
Standard Paint & Glass Co., Jno. W. Twelvetrees.
Swanson Co., B. F., H. E. Russell, 417 Locust St.

DES MOINES—*Continued.*

Utica, The, W. P. Brown, 6th and Walnut.
Utica, The, Schoonover, 6th and Walnut.
Utica Clo. Co., L. A. Humphrey
Wheeler Lumber Co., H. C. McLaughlin.
Wilkins Bros. Co., A. M. Nye.
Wolf's, E. Wolf, 712 Walnut St
Younker Bros., Geo. R. Barlow
Zaiser Specialty Co., W. H Zaiser, Jr., 314 7th St.

FORT DODGE
Retailers' Bureau, N. H. Nielson, Secy., 407 First National Bank Bldg.

IOWA CITY
Iowa City Credit Bureau, E. S. Browning.
Yetter, C.

MARSHALLTON
Credit Guide Co., A. H. E. Matthews.

SIOUX CITY
Associated Retailers, W. C. Slotsky.
Allen, R. J., 12th and Pierce.
Artic Creamery, 613 Nebraska.
Authier Style Shop, Freeman Authier.
Barth, Fritz, 200 4th St.
Beck Co., Will H., W. Cornish Beck.
Central Grocery Co., H. Cooper, Box 622.
Chesterman & Co., S. D. Blythe.
Clever Clothes Shop, John Kevill.
Credit Reference Company, 301 Davidson Bldg.
Davenport Cleaning Co., W. A. Davenport.
Davidson Bros. Co., B. W. Prusiner.
E. & W. Clo. Co., N. T. Hanson.
Farmers' Merc. Co., C. H. Chase.
Forsberg Hdwe. Co., C. F. Manhold.
Frances Pharmacy, 502 Pierce St.
Graber Dry Goods Co., 4th and Jackson.
H. & H. Shoe Co., Chas. Harstad.
Hamilton Laundry Co.
Hanson, G. D., 4th and Jennings.
Hanson Glass & Paint Co., 508 Douglas.
Hanson & Tyler Auto Co., C. E. Dailey.
Hoberg, O. J., 410 Pierce St.
Howard Clo. Co., M. Howard.
Hunt-Schuetz Hdwe. Co., W. D. Hunt.
Iowa Clo. Co., A. S. Kalish.
Klopstad, O. S., 208 4th St.
Lindholn Furn. Co.
McFadden, Snyder, 602 Pierce St.
Malone, Tom, 501 Pearl St.
Martin Co., T. S.
Miller, Frank, 500 W. Third.
Moore Clo. Co., Joe Morton.
Murphy Elec. Co., 516 5th St.
Nash-Hough Furn. Co., Geo. Lawrence.
New Method Laundry, J. L. Eakes.
Orcutt Company, 312 Nebraska.
Orkin Bros.
Peete Hdwe. Co., B. W. Peete.
Pelletier Co., The, H. F. Norris.
Pile, W. C., 707 5th St.
Rennison Co., 525 Pierce.
Rocklin & Lehman, 520 4th St.
Satrang, E. T., 4th and Pearl.
Schoeneman-Jensen Lumber Co.
Schulein Co., B., 508 4th St.
Seney Shoe Co., 419 Pierce.
S. C. Stationery Co., F. C. Small.
Swan-Anderson Co., Albert Anderson.
Teefey-Thompson Co., M. Teefey.
Todd-Becker Co., J. A. Todd.
Thorpe Jewelry Co., Geo. Thorpe.
Tri-State Implement Co., 317 Pearl.
Washington Shirt Co., 617 4th St.
Weinberg Company.

SIOUX CITY—*Continued.*

Wells Coal Co., W. C. Wells.
Wilcox, R. V., 407 4th St.
Williges, August, 310 Pierce St.

KANSAS.

LEAVENWORTH
Ball D. G. Co., A. W. Bauer.

NEWTON
Central Kans. Retailers' Association, Cooper Jackson.

PARSONS
Parsons Retailers' Association, Mell Steele.

TOPEKA
Topeka Credit Clearing House, A. G. Dunham, Secy., 624 New England Bldg.
Crosby Bros. Co., C. L. E. Edwards.
Crosby Bros., The, Miss M. C. Dillon.
Mills Garment Co., L. G. Thorpe, 815 Kansas Ave.
Pelletier Stores Co., The, J. W. Harper.

WICHITA
Merchants' Credit Bureau, Henry M. Lewis.
Adams Music Co., J. O., O. L Jacques, 206 E. Douglas.
Armstrong Music Co., J. S Jewell, 323 E. Douglas.
Kansas Motor Car Co., E. H Flick, 231 S. Lawrence.
Arnold Auto Co., L. E. Arnold 238 S. Market.
Bunnell Furn. Co., S. E. Bunnell, 217 N. Main.
Caldwell Lumber Co., F. S., F S. Caldwell, 733 W. Douglas
Central Coal & Coke Co., R. A Burr, 112 S. Emporia.
Chastain Lumber Co., S. L Chastain, 115 Pattie Ave.
Chism Drug Co., J. S. Chism 150 N. Main.
Cohn-Hinkel D. G. Co., S. B Huffman, 101 E. Douglas.
Culp & Co., W. H., R. Culp, 139 N. Main St.
Cunningham Motor Co., Walt, Walt Cunningham, 204 S. Emporia.
Eberhardt-Hays Music Co., F. D Hays, 132 N. Main.
Engstrom Lumber Co., J. H., J. H. Engstrom, 318 W. Douglas
Gilbert Furn. Co., J. O., J. O Gilbert, 232 N. Main.
Goldsmith Book & Stationery Co., Ike Goldsmith, 122 E Douglas.
Graham Paint & Wall Paper Co., Carl, C. L. Stafford, 205 N Main.
Greenfield Clo. Co., Fred Chain
Greenway & Hughes, H. R Hughes, 118 N. Main.
Hamilton Bicycle Co., C. B. Hamilton, 1132 E. Douglas
Harris-Goar Co., H. Robinson 104 W. Douglas.
Hockaday Auto Supply Co., W Beaver, 406 E. Douglas.
Holmes Co., The, E. F. Holmes, 211 E. Douglas.
Home Furn. Co., I. L. Ayers. 209 N. Main.
Hub, The, Aaron Youngheim, 114 N. Main.
Innes D. G. Co., Geo., L. K Brown, Lawrence & Douglas.
Johnson Bros. Auto Supply Co., V. L. Johnson, 227 S. Lawrence.
Johnson Furn. Co., Frank H Johnson, 225 N. Main.
Kern Bros. & Co., Joe Kern, 123 E. Douglas.
Lewis & Son, Jno. Lewis, 251 N Main.
Long-Bell Lumber Co., H. E Uncapher, 158 N. St. Francis
McVicar-Howard-Millhaubt Clo Co., Mrs. M. J. Howard.

WICHITA—*Continued.*

Marshall Lbr. Co., W. E., W. E. Marshall, 127 S. Washington.
Metz Lbr. Co., J. W., L. A. Heckard, 401 N. Main.
Morey Lumber Co., G. A., G. A. Morey, 300 S. Emporia.
Morgan Bros., Leo O. Morgan, 108 E. Douglas.
Mueller, Chas. P., 145 N. Main.
Nagelvoort-Stearns, F. Nagelvoort, 234 S. Lawrence.
Parrot Bros., W. J. Parrot, 127 N. Market.
Peyton Co., D. F., L. A. Thompson, 123½ E. Douglas.
Redfern Cloak Co., Miss H. Johnson, 120 N. Main.
Rock Island Lbr. & Coal Co., G. H. Probett, 235 W. Douglas.
Rorabaugh D. G. Co., C. F. Davis, 119 N. Main.
Schwartz Lumber & Coal Co., T. E. Sloan, 301 W. Douglas.
Southwestern Electric Co., Homer S. Fox, 123 N. Market.
Southwestern Jewelry Co., O. G. Eikenberry, 207 Schweiter Bldg.
Spines Clo. Co., Jack Spines, 111 E. Douglas.
Steel Hdwe. Co., J. Arch Lewis, 126 N. Main.
Stettheimer's, L. Stettheimer, 227 E. Douglas.
Taylor Elec. Co., J. W. Taylor, 124 N. Main.
Trice & Co., Chas. W., C. W. Trice, 415 Hoyt Bldg.
Turner Coal & Feed Co., J. H., J. W. Giffin, 541 W. Douglas.
Undertaker, A. G. Mueller, 142 N. Market.
Walker Bros. D. G. Co., D. V. Walker, 129 N. Main.
Walk-Over Boot & Shoe Shop, C. L. Brosius, 219 E. Douglas.
Watson Motor Co., O. J., M. M. May, 223 S. Lawrence.
Western Refining Co., C. L Aylesbury, 504 Sedgwick Bldg.
Wichita Beacon, The, A. T. Butler, Beacon Bldg.
Wichita Eagle, The, C. W. Speer, Williams and Market Ave.
Wichita Morris Plan Co., A. F. Styles, 115 N. Topeka.
Wichita Trunk Co., Frank S. Rose, 119 S. Lawrence.
Yungmeyer Hdwe. Co., Sam Zuercher, 518 E. Douglas.

KENTUCKY.

ASHLAND
Edelson Bros., I. Edelson.

COVINGTON
Credit Men's Association of N Ky., O. J. Williams, Secy., 509 Coppin Bldg.
Coppin Co., John R., J. Roberts Coppin, 7th and Madison.

LOUISVILLE
Retail Merchants' Credit Men's Association, T. Shook.
Appel Co., Louis, A. F. Yost. Courier Journal Bldg.
Aronson's, Inc., 441 Fourth
Bacon & Sons, J., A. J. Marchal.
Besten & Langen, John A. Doyle
Bloch's Millinery, J. Bloch, 572 S. 4th.
Bon Ton, Fred J. Harina, 324 S. 4th.
Byck Bros. & Co., I. C. Von Almen, 434 S. 4th.
Crutcher & Starks, E. G. Mudwilder.
Dolfinger & Co., J. D., Edw. Dolfinger, 642 4th Ave.
Gibson Suit & Cloak Co., 326 W. Market.
Hubbuch Bros. & Wellendorff, E. J. Reichert, 522 W. Market
Irion & Sons, Matt., Alvin B Irion, 404 W. Market.

LOUISVILLE—*Continued.*
Kaufman, Straus Co., S. A. Dreifus.
Keisker & Son, Fred W., J. Arthur Clark.
Krausgill Piano Co., A. G. Krausgill, 309 W. Walnut.
Lamb Trunk Co., M. B. Goodman, 218 W. Hill St.
Lemon & Son, Jack, G. F. Geiger, 512 4th.
Levi Co., Abel, Abel C. Levi.
Levy Bros., August N. Blum.
Rodes-Rapier Co., W. R. Embry.
Selman & Co., H. P., W. R. Bryan.
Spencer Hat Co., B. A. Spencer, 300 S. 4th.
Stewart Co., W. K., Miss B. Jones, 425 S. 4th.
Strauss & Sons, Herman.
Shook Tristram, 816 Inter. So. Bldg.
Trustees System Co., S. P. Bragg, 420 W. Jefferson.
Union National Bank, W. R. Cobb.

LOUISIANA.

ALEXANDRIA
Rapides Credit Men's Association, E. Eiland.
Central Hdwe. Co., E. Levy, P. O. Box 1490.
Simon Bros., Ltd., Wilfred G. Gehr.

NEW ORLEANS
New Orleans Retailers' Credit Bureau, Frank L. Miller, 400 Association of Commerce Bldg.
Adler, Coleman E., 722 Canal.
Crossett Shoe Store, Edward H. Wild, 706 Canal.
Fellman, Leo, Harry Phillips, 800 Canal.
Godchaux Clo. Co., Leon, Alex Lamm, Canal and Chartre.
Hartwell, Ltd., C. C., William Lind, 213 Baronne.
Hausmann, Inc., Gabe Hausman, 135 Baronne St.
Hibernia Bank & Trust Co., L. B. Elliott.
Holmes Co., D. H., Jas. A. Smith, 819 Canal.
Imperial Shoe Store, I. C. Benjamin, 739 Canal.
Krauss Co., Ltd., W. B. Mercier, 1201 Canal.
Maison Blanche Co., D. Liberman.
Marks-Isaacs Co., Adolph Good, 715 Canal.
Mayer Co., Ltd., Gus, Otto Gottscho, 823 Canal.
Mercier's Sons, Inc., D., J. J. Downing, 301 Dauphine.
Meyers & Bros., Jos., Jos. Meyers, 136 St. Charles.
Nolde's, A. W. Nolde, 2737 Palmyra.
Pokorney & Sons, M., T. B. Ellison, 124 St. Charles.
Stevens & Co., H. B., Chas. I. Jarvis, 710 Canal.
Tricon & Sons, Inc., P. P., D. R. Mestayer, 111 St. Charles.
Walk-Over Boot Shop, I. R. Jacobs, 807 Canal.

SHREVEPORT
Associated Retail Credit Men, F. A. Dick.
Abel & Asher Co.
American Furn. Co., L. E. Finnell.
American National Bank.
Baird Co., The, Olin J. Baird.
Bath Co., M. L., W. H. Swearengen.
Benson's Ltd., The, M. Benson.
Booth Furn. & Carpet Co., E. L. Colquit.
Boston Shoe Store, J. P. Blanco.
Buckelew Hdwe. Co., Hurren Smith.
Cahn Elec. Co., Carroll Cahn.
Carter-Allen Jewelry Co., Thos. M. Cave.

SHREVEPORT—*Continued.*
City National Bank, W. L. Young.
Dreyfuss D. G. Co., Jacob Weisman.
Friend Hdwe. Co., C. D. Crain.
Hardman Co., C. C., J. T. Jeter.
Hearne D. G. Co., C. P. Carstens.
Hirsch & Leman, E. M. Leman.
Hutchinson Bros., J. W. Flornoy.
Imperial Shoe Store, A. P. Marmouget.
Kidd-Russ Trunk & Bag Co., J. F. Cox.
Kuhn & Horne, Andrew Kuhn.
Jordon & Booth Co.
Levy's Sons, M., M. Levy.
Merchants' Association, F. A. Dick.
Nelson Clo. Co., A. T. Nelson.
Peyton Drug Co., Joe W. Peyton.
Phelps Shoe Co., Lazar Kahn.
Regent Shoe Store, J. Katzenstein.
Rubenstein Bros., Joe Rubenstein.
Saenger Bros., A. D. Saenger.
Selber Bros., Louis Selber.
Shreveport Drug Co., J. P. Scott.
Southern Furn. Co., C. W. White.
Stag Clo. Co., John A. Keel.
Tekulski & Freedman, A. F. Freedman.
Wagoner Company, The.
Winter Co., The, S. Weisman.
Wray-Dickinson Co., W. J. Coburn.
Zodiag D. G. Co., E. M. Fredenberg.

MARYLAND.

BALTIMORE
M. & M. Ass'n, Cr. Exch. of Ret. Mchts. Bur., E. W. Winchester, Sun Life Bldg.
Acker, Merrall & Condit. Co., F. W. Arnett, 222 N. Charles St.
Besch Bros., H. W. Heckrotte, 1041 Light St.
Brager, A. A., Felix Blumenthal, Eutaw and Saratoga.
Brager, A. A., E. E. Coles, Jr., Eutaw and Saratoga.
Brager Dept. Store, W. S. Hull, 4758 Pemlica Rd.
Carter-Webster Co., John N. Dimling, Hanover and German.
Castelberg & Son, J., Wm. H. Schad, 322 W. Baltimore.
Cohn, Emanuel, 232 N. Pine.
Commercial Credit Co., William H. Grimes.
Consolidated Gas, Elec. Light & Power Co., Paul B. Jones.
Eisenberg's Department of Accounts, O. L. Welch.
Gomprecht & Benesch, R. F. Lane, 316 N. Eutaw St.
Gusdorff & Joseph, C. S. Hissey, 117 N. Howard.
Hecht Bros. & Co., Geo. Stocksdale, Baltimore and Pine Sts.
Hecht & Sons, S., Jr., Jos. L. Wiedeck.
Hub, The, Otto Buehner, 3200 Abell.
Hub, The, T. J. DeFalco, 416 N. Hilton.
Hub, The, J. R. Hewitt.
Hub, The, A. F. Rosenberg.
Hutzler Bros. Co., E. L. Snyder, 4926 Park Heights Ave.
Hutzler Bros., Wm. G. Thomas, Howard and Clay.
Katz & Sons, K., Robt. A. Bond, 211 E. Baltimore.
Kirk & Son Co., Samuel, E. H. Kirk, 207 Longwood Rd.
Leader, The, S. Loder, Howard and Lexington Ave.
O'Neill & Co., Geo. T. Hill, Charles and Lexington Sts.
Reiner-Lehman Co., Daniel G. Lehman, 895 W. Baltimore.
Retail Merchants' Bureau, J. W. Mehling.
Stewart & Co., Jno. H. Barrett.
Union Credit Rep. Co., Louis E. Goodman, 501 Sun Life Bldg.

MASSACHUSETTS.

BEVERLY
Harrigan, J. J., Peter M. Riordan, 38 Stone St.

BROCKTON
Atherton Furn. Co.

BOSTON
Retail Credit Men's Assn. of Boston, Wm. J. Starr.
Ames Plow Co., H. W. Hanson.
Bennett System, Oliver Bennett, 1699 Washington.
Bigelow, Kennard & Co., Ed. T. Glover.
Boston American, J. F. Cullen.
Boston Herald, Inc., A. E. Smith.
Chandler & Barber Co., M. A. Chandler, 124 Sumner St.
Christie & Co., J. F. Bacon, 160 Tremont.
City Fuel Co., Herbert F. Reinhard.
Conrad & Co., B. F. Hillman.
Conrad & Co., D. E. Moeses.
Continental Clothing House, Andrew Sullivan.
Copley Plaza, The, J. D. Owen.
Credit Reporting Co. of New England, W. S. Radway.
Dunne & Co., F. L., Mr. Jackson, Washington St.
Emerson Co., D. R., G. A. Abbott, Temple Pl.
Filene's Sons Co., Wm., Louis T. McMahon.
Filene's Sons Co., Wm., J. D. Parker.
Filene's Sons Co., Wm., G. G. Taylor.
Garford Motor Truck Co., U. S. Harris, 900 Commonwealth Av.
Gilchrist Co., Harry W. Hatch.
Harding Uniform & Regalia Co., Alvin Smith, 22 School St.
Hargfeld-Phillipson Co.
Hatch Co., Walter, Aylmer N. Hatch.
Hovey Co., C. F., Wm. Browne, 33 Sumner St.
Hovey & Co., C. F., H. W. Jackson.
Houghton-Doutton.
Hunter Co., J. B., J. B. Hunter, 60 Sumner St.
Jordan-Marsh Co., Harry S. Duley.
Jordan-Marsh Co., C. H. Critchett.
Lamson Co., E. E. Fowler, 100 Boylston.
Leavens & Co., Wm., Frank L. Mason.
Lloyd Co., Andrew J., Richard C. McKay, 315 Washington.
Long & Co., Thos., G. G. Davidson, Sumner St.
Macullar-Parker Co., J. F. Willard, Washington St.
Manahan, Inc., Ed. W. Manahan, 280 Boylston.
Massachusetts Wharf Coal Co., A. E. Dennis.
Metropolitan Coal Co., R. S. Lounsbury, 20 Exchange Pl.
Meyer, Jonassen & Co., Albert G. Enman.
Model Typewriter Insp. Co., J. H. Vanderhoof, Jr., 164 Devonshire.
Morris Plan Bank.
O'Connor Co., G. P., Miss M. Spain, 157 Tremont St.
Paine Furn. Co., Jas. A. Fowler, Park Square.
Paine Furn. Co., E. N. Ray.
People's Credit Co., Alfred J. Obst, 501 Washington.
Pierce Co., S. S., Frank B. Elwell.
Shepard-Norwell Co., Mr. Wright.
Shreve, Crump & Low, Benj. D. Shreve, Tremont St.
Shuman & Co., A., Robt. H. Graham.

BOSTON—*Continued.*

Slattery Co., E. F., G. K. Creighton.
Smith-Patterson Co., J. V. Day, Sumner St.
Staples Coal Co., H. B. Brooks, 40 Central St.
Stearns Co., R. H.
Stowell & Co., A., J. B. Rafferty, Winter St.
Thayer-McNeil Co., J. F. McNeil, 15 W. St.
Tuttle Co., Henry H., Harry A. Harris, 159 Temont.
White Dental Co., L. L. Davis.
White Co., R. H., S. E. Blandford.
Whitehill, Walter, 100 Boylston St., Colonial Bl.
Whitney & Co., T. D., Phineas Hubbard, Temple Pl. & West St.
Whitney & Co., T. D., E. A. Davis, Jr., Temple Pl. & West St.
Wingate & Son, Jas. I., Wm. C. Martin, 402 Boylston.

FALL RIVER

Baldwin's Credit Exchange, H. Baldwin, 223 Granite Block.

HAVERHILL

Atherton Furn. Co., Lee Gandette, 15 Washington Sq.

HOLYOKE

Chamber of Commerce — Credit Bureau, Frank H. Belden, 276 High.
National Loan Co., C. T. MacDermott.
Parkett Furn. Co., Wm. J. Burke.

NEW BEDFORD

Simmons, Chas. H., Board of Commerce.

NORTHAMPTON

Northampton Credit Bureau, Inc., W. H. Barlett, 1st National Bank Bldg.
Bissell, The Tire Man, 66 King St.
Parsons, Frank S., 15 Maple St.
Riley & Co., W. H., Herbert E. Riley.
Sullivan & Co., J. A., 3 Main St.
Wells, J. F., 221 Main St.

SALEM

Low Co., Inc., Daniel, Geo. C. Merrill, Essex St.

SPRINGFIELD

Associated Retail Credit Men, Ralph Hersey.
Adaskin Furn. Co., Geo. A. Lanciaux, 234 Main.
Beacon Adjustment Co., Claude King.
Burnams, Schlivick, Main St.
Carlisle Hdwe. Co., F. E. Carlisle, Main St.
Charles, Inc., Jno. Davis, Bridge St.
Converse Coal Co., F. L. Seaver, Harrison Ave.
Flint & Bickett, J. C. Brickett, 437 Main.
Forbes & Wallace, H. L. Ames, 392 Main.
Hadley Furn Co., E. E. Fisk, Main St.
Haynes & Co., F. P. Strout, 346 Main.
Hersey Furn. Co., R. D. Hersey, Myrick Bldg.
Kavanaugh Furn. Co., Wm. Kavanaugh, 443 State.
Marcelle, J. B. Dorsey, Main St.
Meekins, Packard & Wheat, Geo. Thacker, 357 Main.
Metropolitan Furn. Co., E. J. Stevens, 538 Main.
Morris Plan Co., G. L. Pelton.
Morse & Haynes Co., Lincoln Haynes, Main St.
People's Credit Co., H. Harris, 332 Main.
Weeks, C. W., C. W. Weeks, Main St.

SPRINGFIELD—*Continued.*

Woman's Shop, The, E. Freeman, 419 Main.
Woods, McNamara & Co., J. M. Blair, 311 Main.
Wyckoff & Lloyd, Worthington St.

WORCESTER

Associated Retail Credit Men, J. D. Hughes.
Adams & Powers Co., Alfred F. Powers, 142 Union.
Alsten & Goulding Co., Horatio C. Goulding, 36 Foster.
American Loan Co., C. A. Brosnan, 307 Park Bldg.
Arnold Co., B. F., Thaddeus A. Arnold, 36 Front.
Arnold, F. O., 887 Millbury.
Atherton-Fowler Furn. Co., Lorne R. Fowler, 133 Front.
Bachrach Studio, Mabel Beauvais, 17 Elm.
Baker Lumber Co., Chas. Baker, 82 Foster.
Ballow's Paint Store, Herbert A. Ballow, 143 Main.
Bancroft Electric Co., Leo J. Lavin, 39 Pleasant.
Barnard, Sumner & Putman Co., Geo. C. Johnson, 327 Main.
Bay State Coal Co., N. Oliver Simard, 452 Main.
Bicknell Lumber Co., J. F., Roscoe G. Bicknell, 16 Mulberry.
Bjork Co., Nils, Nils Bjork, 381 Main.
Bloom & Swenson Co., Alfred E. Bloom, 35 Pleasant.
Brannon & Sons, Henry, Henry Brannon, 37 N. Foster.
Brown, A. E., 854 Main.
Butterfield, Alonzo M., 887 Main.
Caesar-Misch Store, Saul Elias, 282 Main.
Carlson, Rolander & Co., Emil T. Rolander, 137 Millbury.
Carroll Linen Store, Mark O. Carroll, 351 Main.
Central Supply Co., Ira P. Smith, 179 Commercial.
Claflin-Sumner Coal Co., Geo. E. Copeland, 9 Pleasant.
Coghlin Co., C. C., Chas. C. Coghlin, 34 Pearl.
Coghlin Electric Co., Jno. P. Coghlin, 259 Main.
Coghlin-Wilson Elec. Co., Arthur W. Wilson, 294 Main.
Coombs, Jos. G., 81 Pleasant.
Dakin Co., H. L., Herbert L. Dakin, 153 Main.
Delta Electric Co., Wilfred H. Stanton, 5 Barton Pl.
Denholm & McKay Co., Alice M. Foley, 484 Main.
Denholm & McKay Co., Mrs. Jeanette Perry, 484 Main.
Denholm & McKay Co., Jas. Wilson, 484 Main.
Doherty Coal Co., Edw. J. Doherty, 215 Southbridge.
Donohue Coal Co., Timothy Donohue, 64 Green.
Duncan & Goodell Co., S. Foster H. Goodwin, 404 Main.
Dyke Lumber Co., H. H., Henry H. Dyke, 701 W. Boylston.
Economy Electric Co., Peter Coghlin, 30 Foster.
Elwood Adams, Inc., Robert Adams, 156 Main.
Fidelity Mercantile Agency, Jno. D. Hughes, 11 Foster St.
Fisk Rubber Co., Harry W. Munyan, 730 Main.
Flint Furn. Co., Elmer E. Schofield, 244 Main.
Freeman & Co., J. C., Geo. W. Freeman, 376 Main.
Gray, Eugene F., 476 Main.
Grogan, James E., 576 Main.
Gross-Strauss Co., Robt. M. Coons, 335 Main.
Hadley Furn. Co., Wm. L. Whalen, 615 Main.
Hamel & Co., J. B., Jno. B Hamel, 498 W. Boylston.

WORCESTER—*Continued.*

Hammond Coal Co., Earl S. Hammond, 459 Southbridge.
Hassam Paving Co., Adelaide E. Fletcher, 17 Federal.
Hastings Co., L. A., Leander A. Hastings, 14 Foster.
Healy Co., Richard, E. S. McGrail, 512 Main.
Healey, Richard J., 678 Main.
Hedlund Coal Co., O. G. Hedlund, 18 Pearl.
Higgins Co., E. G., E. G. Higgins, 276 Main.
Holmes & Sons Co., M. D., Elmer H. Holmes, 1 Salem Sq.
Hurley, Thomas F., 369 Park Ave.
Iver-Johnson Sporting Goods Co., Herbert P. Emory, 304 Main.
Kendall Co., W. D., Wm. D. Kendall, 268 Main.
Laskey's, Israel M. Ullian, 349 Main.
Lowell Co., A. S., Thos. O'Keefe, 353 Main.
Lowell Co., C. C., Harry L. Pierce, 17 Pearl.
MacInnes Co., John C., Frank F. McGunnegle, 454 Main.
Mann Co., Fred A., 7 Pleasant.
Marble & Co., J. Russel, J. Russel Marble, 18 Foster.
March, Inc., C. R., Christian R. March, 515 Main.
Roper Co., Marcellus, Marcellus Roper, 284 Main.
Marcus, Samuel, 516 Main.
Monahan, Charles F., 539 Main.
Morse Co., I. H., Wm. J. Flanagan, 480 Main.
Murch, Henry J., Chas. D. Livermore, 731 Main St.
Park Bootery, Inc., Arthur J. Riendeau, 513 Main.
Partridge Paint Co. John Partridge, 636 Main.
Perry Coal Co., F. D., Frank D. Perry 965 Millbury.
Powers Coal Co., F. E., Roscoe W. Cook, 551 Main.
Protective Union Co., John T. Looby, 407 Main.
Ross Bros. Co., Walter D. Ross, 90 Front.
Sawyer Lumber Co., W. H., Wm. H. Sawyer, Jr., 66 Lincoln.
Scranton Coal Co., Thos. E. Sterne, 29 Main.
Sherer Co., C. T., Jos. F. Sherer, 52 Front.
Summerfield's, Geo. W. Oberhuber, 188 Main.
Stimpson Co., G. E., Geo. E. Stimpson, 61 Pleasant.
Stone & Berg Lumber Co., August M. Berg, 181 Union.
Union Laundry Co., Janet A. Cairns, 115 Exchange.
Wadsworth, Howland & Co., Inc., J. E. White, 555 Main.
Waite Hdwe. Co., H. M., F. A. Chamberlain, 185 Front.
Walker Ice Co., Fred Brown, 390 Main.
Walsh, Chas. E., 131 Piedmont.
Ware-Pratt Co., Edw. F. Otis, 400 Main.
N. E. Watch & Jewelry Co., Jesse E. McCourt.
Willard & Co., W. H., Edwin S. Clark, 529 Main.
Winn & Co., Herbert F. Winn, 1087 Main.
Woods Woman's Shop, Inc., Geo. A. Coburn, 384 Main.
Wood Lumber Co., P. W., P. W. Wood, 11 Garden.
Woods Co., W. J., Wm. J. Woods, 42 Front.
Worcester Collateral Loan Association, Chas. E. Burnham, 390 Main.
Worcester Federal Truck Co., Chas. W. Wise, 24 Shrewsbury.
Worcester Fuel Co., G. Raymond Newton, 390 Main.

WORCESTER—*Continued.*

Worcester Hdwe. Co., Israel L. Linsley, 556 Main.
Worcester Morris Plan Co., Warren S. Shepard, 201 Park Bldg.
Young Bros. Co., Wm. E. Young, 2 Brooks St.

MICHIGAN.

BATTLE CREEK

Business Men's Credit Association, A. J. Hoyt, 300 Word Bl.
Robinson Co., L. W., H. J. Mulrine.
Schroder Bros. Co., L. M. Schroder.
Toeller-Grant, J. W. Toeller.

DETROIT

Associated Retail Credit Men.
Baumgartner's, Geo. L. Mathias.
Beals & Selkirk, J. E. Phillip, 11 Grand River.
Bird & Son, S. L., R. Hill.
Black Co., L., M. Black.
Breitmeyer & Sons, Jno., Philip Breitmeyer.
Burns & Co., A. E., Miss Gretta J. Masterson.
Burroughs Adding Mach. Co., B. L. Holton.
Capper & Capper, L. A. Reinemeyer.
Clayton Co., F. G., G. H. Thomas.
Commercial Credit Co., Mrs. Ethel M. Beck.
Commercial Credit Co., Mrs. Z. Dowling.
Commercial Credit Co., Z. Dowling.
Commercial Credit Co., Edith M. Warren.
Crowley-Milner Co., O. W. Dickey.
Crowley-Milner Co., C. A. Guilford.
Crowley-Milner Co., D. W. Moore.
Crowley-Milner Co., E. B. Schick
Crowley-Milner Co., H. J. Wilkinson.
Detroit Creamery Co., O. S. Steedman.
Detroit Creamery Co., H. G. Brant.
Edison Shop, R. E. Malloy.
Elliott-Taylor-Woolfenden Co., G. H. Shepler.
Fyfe & Co., R. H., Warren L. Brodie.
Grimshaw & Stevens Co., A. E. Grimshaw.
Grinnell Bros., D. H. Van Dusen.
Healy Co., D. J., Hale.
Hickey Co., E. J., B. J. Bolger.
Hudson Co., J. L., Carlos B. Clark.
Hudson Co., J. L., E. W. Hiestand.
Hudson Co., J. L., E. G. Kaiser.
Hudson Piano & Vict. Store, J. L., Wm. Kitching.
Hudson Co., J. L., J. M. Knapp.
Hudson Co., J. L., Wm. A. Petzold.
Hudson Co., J. L., I. S. Soloman.
Hudson Co., J. L., P. R. Stevenson.
Hudson Piano & Vict. Store, J. L., J. G. Watson.
Hudson & Symington Co., Jno. W. Reuter.
Hugh Connolly & Son, Jane C. Todd.
Hughes & Hatcher, J. H. Kresge.
Industrial Morris Plan Bank, R. H. Doughty.
Industrial Morris Plan Bank, H. C. Sparks.
Kern Co., Ernest, M. H. Look.
Kline Garment Co., H. R. Rathbun.
Krenz (Tailor), A. C. Krenz.
Lane, Bryant, Inc., Madam E. M. Zimmerman.
MacAuley Bros. Co.

DETROIT—*Continued.*

McMillan Co., G. R., Wm. T. Hewitt.
Mabley Co., Jno D., Harry J. Mabley.
Man, Inc., Fred G. Man, 338 Woodward.
Milton Corset Shop, M. Herman.
National Silk Co., N. J. Decker.
Rayl Co., T. B., S. C. Pretty.
Richmond & Backus Co., W. E. Barie.
Rogers Shoe Co., T. J. Jackson.
Rollins Co., Miss Josephine Cohen.
Russell Co., The, Russell R. Sloman.
Schaefer Rubber Co., Geo. E. Schaefer.
Schmitz & Shroder, Mrs. Anna P. Roesink.
Siegel Co., B., Miss Eliz. A. Butler.
Stotters, M. A., Freed.
Tuttle & Clark, Wm. F. Otto.
Wallace, David & Sons, N. Avery Wallace.
Warren & Co., Chas., J. E. Dodds.
Wilson Shoe Co., D. W. Wilson.
Wright-Kay Co., Jessie Green.
Wright, Kay & Co., Percy K. Loud.

FLINT

Bush, Herbert N., 504 S. Saginaw.

GRAND RAPIDS

Commercial Credit Co., A. L. Hammer.
Trankla & Co., Chas., Jos. F. Quimby, 145 Monroe.
Winegar Furn. Co., D. J. McNally.
Wurzburg D. G. Co., James Jarvis, 232 Monroe.

JACKSON

Field Co., L. H., W. B. Field.

KALAMAZOO

Gilmore Bros., N. M. Burlingham, 907 W. Lovell.
Jones' Sons & Co., J. R., Miss Mary Glass.

LANSING

Arbaugh F. N. Co., Frank E. Baker.
Knapp Co., J. W., Mrs. A. B. Christopher.

MENOMINEE

Wilson-Henes, F. W. Coffey.

PORT HURON

Higer & Son, L., Phil Higer, 214 Huron.

SAGINAW

Tanner Co., M. W., G. A. MacDonald.

MINNESOTA.

ALBERT LEA

Albert Lea Credit Association, C. C. Haunsen.

AUSTIN

Austin Business Men's Association, E. L. H.

CROOKSTON

Crookston Credit Bureau, Wm. J. Kirkwood.

DULUTH

Duluth Credit Association, Geo. Fairley, 8-9 Sherwood Bldg.
Albenberg Co., M. C., Max Albenberg, 105 W. Superior.
Amon, Harry J., 605 N. 60th.
Anderson Furniture Co., A. B. Anderson, 2032 W. Superior.
Bayha & Co., Mr. Bayha, 226 W. Superior.
Big Duluth Clothing Co., S. G. Nelson, 125 W. Superior.
Bradstreet Co., G. H. Bate, 803 Fidelity.
Bruen & Co., W. H., 14 W. Superior.
Carnegie Fuel Co., Floyd Fearer, 328 W. Superior.

DULUTH—*Continued.*

Columbia Clothing Co., Arthur J. Johnston, 3rd Av. W. and Superior.
Duluth Edison Elec. Co., C. E. Van Bergen, 216 W. 1st.
Duluth Glass Block Store Co., Chas. J. Nolan, 2nd Ave. W. and Superior.
Duluth Jobbers' Credit Bureau, Ernest G. Robie, Manhattan Bldg.
Duluth Marine Supply Co., Robert McMartin, Foot 5th Ave. W.
Duluth Remedial Loan Association, H. A. Berg, Nat'l Bank Bldg.
Duluth Telephone Co., J. F. McKenna, 322 W. 1st.
Enger & Olson, Jennie Lehborsen, 1828 W. Superior.
Freimuth, I., Albert Mark, Lake Ave. and Superior.
French-Bassett Co., A. C. Pearson, 3rd Av. W. and 1st.
Garon Bros., A. Garon, 217 W. 1st.
Gasser & Co., M. M., Anna C. Arenson, 209 W. Superior.
Gidding & Co., J. M., Chauncey Pattinson, 26 W. Superior.
Gray Co., Geo. A., W. B. Brinkman, 113 W. Superior.
Hassen, John H., care Zenith Furnace Co., 402 W. 1st St.
Kelly Furniture Co., E. G. Linck, 17 W. Superior.
Kelley Hardware Co., Miss E. A. Johnson, 118 W. Superior.
Kenney & Anker Co., W. J. Daugherty, 409 W. Superior.
Lundmark-Olson Co., J. E. Lundmark, 1st Ave. E. and Superior.
New York Oriental Imp. Co., W. Silvian, 27 W. Superior.
Northern Hdwe. Co., Ben Wells, 222 W. Superior.
North Western Fuel Co., Arnold Michaelson, 403 W. Superior St.
Northland Coal Co., A. J. Butchard, 410 Superior St.
Pittsburg Coal Co., Chas. E. Kempton, 335 W. Superior.
Silberstein & Bondy, Bertha Mendelson, 9 W. Superior.
Wenger Fur Co., H. S., Mina McVeigh, 7 W. Superior.
Wieland Shoe Co., Louis Arneson, 222 W. 1st.

MANKATO

Business Men's Credit Exchange, A. E. Berg, Manager.
Brett Co., George E., Wilbur M.

MINNEAPOLIS

Retail Credit Association, L. S. Gilfillan.
Commercial Bureau, W. C. Bryant, 615 Andrus Pl.
Atkinson & Co., F. W. Funk, 7th and Nicollet.
Bankers' Trust & Sav. Bank, J. R. Schuknecht.
Barnum Trunk Co., Cyrus P. Barnum, 804 Nicollet.
Benton's Cloak & Suit Co., B. G. Heller.
Bertelson Bros., Arthur Bertelson, 120 S. 4th.
Best, Davis, De Ries & Turnquist, Drs., Dr. E. S. Best.
Boutell Bros., W. L. Price, 5th and Marquette.
Brackett Co., C. S., S. J. Skogness, 21 S. 5th St.
Bradstreet Co., The, Thos. E. Wilder.
Brown Bros. Merc. Co., J. A. Brooksby, 21 S. 6th St.
Browning, King & Co., P. H. Carr, 5th and Nicollet.
Business Men's Efficiency Bureau, Morton M. Newcomb, care Y. M. C. A.

MINNEAPOLIS—*Continued.*

Campbell Coal Co., L. M. Derby, 125 S. 10th.
Cedar Lake Ice Co., W. Lobdell, 1224 Plymouth Bldg.
Chute Ins. Agcy., Miss M. S. Pierce, 7 University N. E.
City Fuel Co., E. B. Northrop, McKnight Bldg.
Cornell & Baer Furn Co., F. B. Baer, 29 S. 6th.
Davis & Ruben Co., H. Brecher, 313 E. Hennepin.
Dayton Co., The, M. J. Solon, 7th and Nicollett.
Dayton Co., H. F. Whittle, 910 W. 31st.
Dayton Co., The, R. E. Walker.
Despatch Laundry, Miss L. E. Lincoln, 2610 Stevens.
Donaldson Co., Credit Dept., 6th and Nicollett.
Donaldson Co., L. S., Phillip E. Tassie, 4917 Pleasant.
Dun & Co., R. G., C. W. Dow.
Elliott Fuel Co., F. R. Bartholomew, 120 S. 5th St.
Falconer's Laundry, F. M. Falconer, 410 S. 11th.
Farnham Ptg. & Stg. Co., Julia M. Morrissey, 806 Lbr. Exch.
First & Sec. National Bank, E. E. Blackley.
Flour City Fuel & Transfer Co., A. J. Huotte, 40 W. Lake.
French & Co., Wm. A., C. G. French, 8th and Marquette.
Gardner Hdwe. Co., Chas. J. Leitz, 304 Hennepin.
Gittleson Jewelry Co., P. W. Gradwohl, 25 S. 6th.
Grayston Co., Thomas, 420 Hennepin.
Grodnik & Fassbinder, L. S. Grodnik, 13th S. 4th.
Gross Bros., Miss N. Owen, 86 S. 10th St.
Hartman Furn. & Carpet Co., J. E. Rose, 22 S. 5th.
Hennepin County Sav. Bank, R. I. Lee, 4th and Marquette.
Hennepin Hdwe. Co., G. S. Wheaton.
Hennepin Steam Laundry Co., Mrs. J. Minrow.
Holmes-Hallowell Co., W. P. Hallowell, 401 Marquette.
Hotel Dyckman, F. B. Harrison.
Hoye & Co., Mayme, Miss Mayme Hoye, 2805 Hennepin.
Hudson & Son, J. B., W. A. Lawhead.
Interior Lumber Co., A. Stone, Security Bldg.
Ivey Co., The, Clyde L. Ivey.
Jacobs & Co., S., 524 Nicollett.
Jeffrey & McPherson, 418 3rd St. S.
Johnson Coal Co., Albert, Jno Bovim, 10 Lumber Exchange.
Journal Ptg. Co., F. A. Thompson, 4th St. S.
Kitzman Boot Shop, A. A. Kitzman, 924 Nicollett.
Kroinck C. & D. Co., C. Sipkins, 1501 Nicollett Ave.
Landers - Morrison - Christenson Co., A. S. McLaughlin, 315 Lumber Exchange.
Leamington, Inc., W. S. Morse, 3rd Av. S., and 10th.
Lovell Millinery, E. P. Lovell.
Lugsdin & Co., G. H., Jos. Sweeney.
Market State Bank, W. F. Simpson, 7th St. and 2nd Ave.
May, Margaret Co., Miss Margaret May, 917 Nicollett.
Mazy, Florist, E. H. Mazy, 128 8th St. S.
McDonald Lumber Co., C. J. Nagle, 214 N. E. 7th.
Melone-Bovey Lumber Co., Fred Reichmuth, 3rd St. and 13th Av. S.
Menzel Co., B. R., B. R. Menzel, 54 7th St. S.

MINNEAPOLIS—*Continued.*

Mercantile State Bank, W. F. Olson, Masonic Temple.
Metropolitan National Bank, 2d Av. and S. 3rd.
Meyrowitz, E. B., F. A. Zimmerman, 604 Nicollett.
Midland National Bank, O. J. Thorpe, Security Bldg.
Minneapolis Art Laundries, H. L. Towler, 615 Marquette.
Minneapolis Associated Credit Exchange, Inc., 507-806 Nicollett Ave.
Minneapolis Dry Goods Co., H. C. Heath, 5th and Nicollett.
Minneapolis Gas Light Co., E. P. Coveny, 26 S. 7th St.
Minneapolis General Elec. Co., Otto Sanaker, 15 S. 5th St.
Minneapolis Gro. Association, J. S. Taylor, Sec., 120 Temple Court.
Minneapolis Morris Plan Co., E. W. Thorsen, 4909 Queen Ave
Minnesota Phonograph Co., M. Lowry, 612 Nicollett.
Model Laundry Co., W. H. Lawrence, 12 University.
Moren Co., The, F. O. Moren, 623 Nicollett.
Nevens Co., The, Miss E. Duffner, 12th and Marquette.
New England F. & C. Co., M. G. Luttgen, 5th and Marquette.
Nielson, R. C., 1036 Nicollett.
Northland Pine Co., Ret. Div., G. E. Maconnell, 112 Lumber Exchange.
Northwestern National Bank, C. R. Chaney, 5th and Marquette
Olson & Co., Chas., Nils Olson.
Pearce Co., A. E. Sherer, 516 Nicollett.
Pioneer Lumber & Millwork Co., E. F. Crandall, 2720 E. Lake St.
Pittsburg Coal Co., O. F. Carlson, Lumber Exchange.
Plymouth Clo. House, Miss A. B. Collins, 6th and Hennepin.
Poppe, W. H., W. H. Poppe, 27 6th St. S.
Powers Merc. Co., Thos. Johnson, 5th and Nicollett.
Pure Oil Co., J. B. Moffett, 1st St. and 13th Ave.
Radisson Hotel Co., C. A. Buckner, 45 S. 7th.
Reeves Coal Co., Yards, H. A. Kerr, 104 Lumber Exchange.
Reinecke & Co., A. G., Miss Agnes Carlson, 725 Nicollett.
Reiss Coal Co., C., F. K. Sullivan, 704 Marquette.
Root & Hageman, Miss P. H. Johnson, 403 Nicollett.
Rothschild & Co., M. L., Mrs. Theo. Haynes, 4th and Nicollett.
Skellet Co., J. C. Christenson, 201 S. 5th.
Standard Clo. Co., Miss E. A. Bartlett, 6th and Nicollett.
Standard Oil Co., J. C. Vincent, Oak and 4th S. E.
Sterling Elec. Co., D. P. Connelly, 33 S. 5th St.
Taylor, Jno. G., John G. Taylor, 79 Spruce.
Thoen Bros. Clo. Co., B. A. Clepp, 3212 10th St.
Thomas & Co., Jno. W., C. C. Cholar, 8th and Nicollett.
Tribune, The, C. A. Peterson, 4th St. S.
Troy Laundry, T. H. Kelly, 10th St. and Chicago.
Union State Bank, Geo. G. Struthers, Marquette and 6th.
Waldron, W. L., Miss H. M. Forman, 1028 Marc Pl.
Warner Hdwe. Co., H. L. Johnson.
White & MacNaught, C. D. White, 506 Nicollett.
Wicks & Co., J. B. Wicks.

MINNEAPOLIS—*Continued.*

Winter Jewelry Co., R. G., A. A. Mueller.
Wood, A. L. Vrooman, Mrs. A. V. Wood.
Young-Quinlan Co., C. J. Allen, 513 Nicollett.

ROCHESTER

Rochester Commercial Club, E. C. Hackett.

ST. PAUL

Retail Credit Men's Association, J. C. Barnes.
Albrecht & Son, E., E. W. McGaughey, 6th and Minn.
American National Bank, H. B. Humason, 7th and Robert.
Atkinson, E. E., Miss K. A. Jones, 6th and Cedar.
Banner Laundry Co., A. E. LaRocca, 177 S. Wabasha.
Bazille & Partridge, Miss Siegel, 468 Jackson.
Bischoff, Johnson & Lundgren, L. J. Lundgren, 99 E. 5th.
Borg Furniture Co., T. C., Miss Thompson.
Brand, S., A. J. Brand, Rice and University.
Brown, Blodgett & Sperry Co., E. D. L. Sperry, 379 Minnesota.
Brown Co., E. A., Jos. Moyer.
Browning, King & Co., F. G. Borjer, 6th and Robert.
Bullard Bros. Co., H. B. Pratt, 95 E. 6th.
Capital Jewelry Co., M. I. Edelman, 138 E. 7th.
Capitol Laundry, L. A. Pates, 747 Wabasha.
Capitol National Bank, G. M. Brack, 5th and Robert.
Cardozo & Bro., R. N., Wm. Eiken, 140 E. 7th.
Carnegie Fuel Co., Miss McCabe, 10 E. 4th.
Chaix Co., The, J. A. Chaix, 6th & Cedar.
Co-operative Laundry Co., F. P. Bates, 242 W. 7th.
Crescent Creamery Co., S. J. Gadacz, 3rd and Minnesota.
Davis & Carlson, O. E. Carlson.
Decker Hardware Co., Wm. F. Zschau, 347 Jackson.
Dispatch Printing Co., Miss B. Bassett, 4th and Minnesota.
Dockman, Edw., Edw. Dockman, 152 Bremen.
Dun & Co., R. G., E. H. Klosterman, 615 Commercial Bank Bldg.
Eisenmenger Meat Co., C. M. Ingebrand, 455 Wabasha.
Ekholm, F. Victor, F. V. Ekholm, 62 E. 6th.
Elite Laundry Co., L. Foussard, 54 W. 10th.
Elk Laundry Co., Mrs. Kelson, 487 Minnesota.
Emporium Merc. Co., L. S. Gill, 7th and Robert.
Essanell Elec. Co., W. Millerberg, 126 W. 6th.
Field, Schlick & Co., P. J. Gelb, 4th and Wabasha.
First National Bank, Chas. Gall, Railway Bldg.
Friedmann Bros., Miss Funk, 421 Wabasha.
Garland Co., F. V., Miss Garland, 6th and Cedar.
Gittelson Jewelry Co., S. Cutts, 1654 Selby Ave.
Glemaker & Co., S. P. Glemaker, 197 E. 7th.
Golden Rule, The, D. A. Clemans, 95 E. 7th.
Goodman Bros., Max Goodman, St. Paul Arcade.
Hamm Brewing Co., Theo., Henry J. Gadlich, 681 Minnesota.
Hanna Coal & Dock Co., F. A. McGinnis, 1106 Merchants' Bank Bldg.
Holm & Olson, Inc., F. J. Wannamaker, 20 E. 5th.

ST. PAUL—*Continued.*

Howard, Farwell & Co., A. W. Wilson, 25 E. 5th St.
Husch Bros., M. H. Wallace, 7th and Cedar.
Johnson Furn. & Carpet Co., A. G. Johnson, 419 Jackson.
Krank, A. J., H. J. Haberkorn, 142 E. 6th.
Mannheimer Bros., A. F. Gerlich, 6th and Robert.
May Co., John A., John A. May, 375 Robert.
Merchants' National Bank, R. W. Lindeke, Merchants' Nat'l Bank Bldg.
Metropolitan Bank, A. J. Veigel, 5th and Cedar.
Meyrowtiz, F. B., U. G. Schwennsen, 360 St. Peter.
Michaud Bros., L. O. Risses, 7th and Wabasha.
Montgomery, Miss M., 1237 Ashland Ave.
Myron Jewelry Co., A. G. Asch, 205 Ryan Bldg.
National Bank of Commerce, G. K. Robertson, 5th and Minnesota.
National Exchange Bank, A. L. Roth, National Exchange Bank Bldg.
Northern State Power Co., C. L. Butler.
Northwestern Motor Supply Co., J. Coates, 183 W. 6th St.
Northwestern Tire Co., A. Randall, 160 W. 6th.
Oriental Laundry Co., A. M. Stokoe, 52 W. 10th.
People's Bank of St. Paul, D. L. Carroll, 6th and Wabasha.
People's Coal & Ice Co., R. B. Hudapohl, Merchants' National Bank Bldg.
Peterson & Co., A., Arthur Peterson, 231 E. 7th.
Ramsey County State Bank, H. H. Manderfeld, 761 Wabasha.
Raymer Hdw. Co., Miss Ludwig, 58 E. 5th.
Reed Motor Supply Co., E. A. Reed, 78 W. 7th.
Reiss Coal Co., C., A. L. Spangenberg, 85 E. 7th.
Rothschild & Co., M. L., Joseph G. Russell, 7th and Robert.
St. Paul Book & Sta. Co., H W. Hoklas, 55 E. 6th.
Saint Paul Daily News, O. L. Sitzmann, 94 E. 4th.
St. Paul Gas Light Co., R. M. Nyhagen.
St. Paul House Furn. Co., Geo. S. Kearns, 7th and Cedar.
St. Paul Retail Grocers' Association, C. F. Trettin, Athletic Club Bldg.
Saint Paul Steam Laundry, Mr. Mudge, 289 Rice St.
St. Paul Tire Co., O. W, Hart, 189 W. 6th.
Schmidt Brewing Co., Jacob, Andrew Miesen, 882 W. 7th.
Schoch Grocery Co., Andrew, Chas. Schoch, 7th and Broadway.
Schuneman & Evans, F. H Koch, 6th and Wabasha.
Schusler, Inc., J. T., P. Kiederlen, 108 E. 5th.
Schwartz Bros., S. A. Schwartz, 919 Selby.
Standard Laundry Co., J. Nankivell, 532 Wabasha.
Sterling Grocery Co., Emil Lund, 7th and Selby.
Sundkvist & Co., Inc., E., Carl Sundkvist, 99 E. 6th.
Tire Repair Co., F. E. Moran, 253 W. 6th.
Tire Service Co., Hutchins, 121 W. 6th.
Tyre Shop, A. D. Miller, 748 Grand.
Union Credit Co., J. C. Barnes, Jr., 662 Gilfillan Bldg.
Wallblom Furn. & Carpet Co., Henry Schreiner, 402 Jackson.

ST. PAUL—*Continued.*

Weiskopf Paint & Wall Paper Co., Wm. Weiskopf, 155 E. 9th.
Welsbach Co., W. A. Dordell, 344 Minnesota.
Weyand Furn. Co., A. Weyand, 21 E. 8th.
White Auto Supply Co., J. T. White, 6th and Cedar.
Williams, A. F., 57 E. 5th.
Yoerg Brewing Co., L. H. Stoven, Ohio and Ethel.

MISSOURI

KANSAS CITY

Associated Retail Credit Men, W. A. Shurr.

Adler Millinery, B., Mary Booth, 1208 Main.
Alpha Floral Co., 1105 Walnut
Baer, Optician, Julius, 11 E 11th.
Berkson Bros. Cloak & Suit Co., H. J. Harris, 1108 Main.
Briggs, Z. T., 916 Grand.
Bunting Hdwe. Co., E. W. Bishop, 810 Walnut.
Burnap Stationery Co., F. P., J. M. Morrow, 107 W. 10th
Byrn's Shoe Shop, 1016 Walnut.
Cady & Olmstead Jewelry Co., V. R. Gibson, 1009-11 Walnut.
Clark Hat Co., Jno S., 1010 Walnut.
Davidson Furn. Co., Thos. R Levitt, 1204 Main St.
Duff & Repp Furn. Co., Jos. Jedlicka, 1216 Main St.
Emery, Bird & Thayer D. G Co., L. F. Evans.
French, Schriner & Urner, 1018 Walnut.
Gordon & Koppel Clothing Co., H. M. Koppel, 1005 Walnut St.
Grafftey-Hoffine Clo. Co., A. J. Dehner, 1008 Grand Ave.
Guild Music Co., E. B., 1119 Grand Ave.,
Harzfeld's Parisian Cloak Co., L. A. Gladish, 11th and Main
Hixon-Connelly Studio, The, Hotel Baltimore.
Holland Shoe Co., F. E. Holland, 1032 Main.
Howe, Ed., 931 Grand.
Jaccard Jewelry Co., Walter Jaccard, 1017 Walnut.
James, T. M., 1114 Grand.
Jenkins Sons Music Co., J. W., W. Everley, 1013-15 Walnut St.
Jones Store, Dry Goods, Paul Glasse, 12th and Main.
Jones Stores Co., E. P. Simmons.
Kansas City Photographic Supply Co., O. B. Reeder, 1005 Grand.
Kimball Piano Co., W. W., R. B. Swingley, 1009 Grand.
Kline Cloak & Suit Co., Sol M. Levy.
Kline Cloak & Suit Co., Ione Weidlein, 1113 Main.
Lowe & Campbell Athletic Goods, L. R. Freeburg, 1113 Grand.
Luce Trunk Co., 1026 Main.
Luce Trunk Co., Milton Luce, 1026 Main St.
Morris Plan Bank, 902 Grand.
Murray, Florist, Samuel, Samuel Murray, 1017 Grand.
National Bank of Commerce.
O'Down Furn. Co., 1112 McGee.
Oppenstein Bros. Jewelry, K. Brunn, 1124 Walnut.
Ramond Cloak & Suit Co., 1028 Main.
Retail Grocers' Association, E. W. Long, 218 Railway Exchange Bldg.
Robinson Shoe Co., E. M. Ross.
Rock Flower Co., Wm. L., W. L. Rock, 1106 Grand.
Rothschild & Sons Furn. Goods, Louis P. Rothschild, 10th and Main.

KANSAS CITY—*Continued.*

Schmelzer Arms Co., Sporting Goods, J. E. Gassin, 1216 Grand.
Shelton Clothing Co., T. F. Shelton, 1006 Walnut.
Shukert, E., 1113 McGee.
Starr Piano Co., 11th and Grand.
Swanson Millinery, Mrs. Maud, Maud Swanson, 1108 Grand.
Taylor D. G. Co., Jno., T. B. Price, 1034 Main.
Wolferman Co., Fred, C. Klebansky.
Wolferman Co., Fred, F. L. McKibbin, 1108 Walnut St.
Woolf Bros. Furn. Goods, W. A. Schurr, 1020-26 Walnut.
Wunderlich Piano Co., 1015 Grand.

MARYVILLE

Commercial Club, E. M. Claypool.

ST. JOSEPH

Retail Credit Men's Association, J. P. Downs.

Block Bros. Clothing Co., Frank Rosenblat.
Chandler Paint & Glass Co., W. J. Edelen.
Derge-Bodenhausen Clo. Co., E. C. Buehler.
Hartman Furn. & Carpet Co., Herman Einstein.
Hax Furn. Co., Louis, J. P. Downs.
Hirsch Bros. D. G. Co., B. B. Coffey, 8th and Felix Sts.
Hoyle & Rarick Clo. Co., J. F. Burnham.
Kirpatrick Jewelry Co., Jos. A. Luttringer.
Plymouth Co., Miss M. L. O'Connell.
Townsend-Ueberrhein Clo. Co., W. H. Green.
Townsend, Wyatt & Wall D. G. Co., Henry Schuler, 3002 Francis St.

ST. LOUIS

St. Louis Retailers' Credit Bureau, K. F. Niemoeller.

Abel, Oliver, 400 Carleton Bldg.
Aloe & Co., A. S., A. J. Nathan, 511 Olive.
Aronberg's Jewelry Store, Chas. Aronberg, 6th and St. Charles.
Barnett & Co., Ben, Mark Barnett, 816 Pine.
Barry Corset & Lingerie Co., Miss M. Barry.
Boatmen's Bank, C. R. Laws.
Boerm, J. W., 4832 Delmar.
Boyd-Richardson Men's Apparel Co., D. M. Boyd, 6th and Olive.
Brandt's, Inc., F. Ames.
Browning, King & Co., F. J. Dicks.
Buettner Furn. & Carpet Co., J. H., J. H. Buettner, 701 Washington Ave.
Chapman Bros. Cleaning & Dyeing Co., G. M. Chapman, 3100 Arsenal St.
Chenoweth D. & C., Co., 1416 Washington.
Clardel Garage, The, Miss Rubenstein, 5634 Delmar.
Colonial Laundry Co., E. W. Glauber, 4016 Olive.
Columbia Taxicab Co., J. Maguire, 4539 Delmar.
DeBaliviere Market, Harry Reimler, 5643 Delmar.
DeBernard, Henriette, Odd Fellows Bldg.
Devoy Fuel Co., Edward, Edward Devoy, 604 Equitable Bldg.
Dewes Printing & Sta. Co., Arthur B. Dewes, 804 Pine St.
Dodson-Spengler C. & D. Co., Mark M. Dodson, 5869 Delmar.
Dorr & Zeller, L. E. Dorr.
Drosten Jewelry Co., W. G. Drosten, 701 Locust St.
Erker Bros. Optical Co., Jos. J. Kracke, 608 Olive St.

ST. LOUIS—*Continued.*

Famous & Barr Co., Lawrence Dallam.
Famous & Barr Co., C. F. Jackson, 6th and Olive.
Famous & Barr Co., Wm. H. Meinberg, 6th and Olive Sts.
Felter Hdwe. Co., H. W. Felter
Fisk Rubber Co., Deane.
Fox-Beeman, C. V. Beeman, 7th and Olive.
Gaubatz D. & C. Co., G., G. Gaubatz, 4387 Olive.
Garland, Thomas W., Nelson Tankersley, 409 N. Broadway.
Gerhard Sisters, Miss Mamie Gerhard.
Globe-Wernicke Co., C. Blood, 406 N. Broadway.
Greenfield Bros. Clothing Co., Wm. G. Apel, 710 Olive St.
Greer, P. O., P. O. Greer, 2502a Arlington.
999 Store, Louis H. Grollnek, 800 N. Broadway.
Guerdan Hat Co., N. Guerdan.
Hackmann Bros., Fred M. Hackmann, 3901 Russell Ave.
Hanan & Son, Miss T. Fromman, 720 Olive St.
Heckwolf, F., Jr., Syndicate Trust Bldg.
Heinecke Coal & Supply Co., W. F. Heinecke, 1914 S. Kingshighway.
Heller & Livingston Clo. Co., E. B. Heller, 804 N. Broadway.
Hellrung & Grimm Co., John A. Hacker, 906 Washington Ave.
Hess & Culbertson Jewelry Co., Leo. J. Vogt.
Home Dairy Co., C. E. Kirkpatrick.
Houlle Coal & Feed Co., E. D., E. D. Houlle, 5110 Easton.
Hudson-Phillips Co., C. C. Cable.
Irwin Garment Company, J. S. Salkey.
Keightley & Bro., S. E., S. E. Keightley, 1616 S. 39th St.
Kennard & Sons Carpet Co., Nelson G. Edwards, 4th and Washington.
Kieselhorst Piano Co., F. T. Kuni, 1007 Olive.
King, The Tailor, A. Raphel, 422 N. 6th.
Kline's, H. L. Dimond.
Kruse, A. J., 601 Equitable Bldg.
Laclede Coal Co., O. Virden.
Lammert Furn. Co., Frank Holland, 10th and St. Charles.
Loftis Bros. Co., H. M. Mannheimer, Mgr., 206 Carleton Bldg.
Loire Wall Paper & F. Co., P., H. E. Loire, 4224 Olive St.
MacCarthy Tlg. Co., J. H., J. H. MacCarthy, 204 Odd Fellows Bldg.
McCaughen & Burr, W. M. McCaughen.
McCoy & Weber, Geo. L. Weber, Oriel Bldg.
McKnight Tlg. Co., Mr. McKnight, 414 N. 6th.
Mercantile Grocery Co., R. N. Poulin.
Mermod, Jaccard & King Jewelry Co., A. M. Forline, Ninth and Locust.
Miss. Valley Trust Co., Thos. J. Kavanaugh, 201 N. 4th.
Missouri & Illinois Coal Co., 1824 Railway Exchange Bldg.
Mohr Decorating Co., Phil J. Mohr, 4513 Olive.
Morgens D. & C. Co.
Morgenthaler D. & C. Co., Albert J. Morgenthaler, 1000 Washington.
Munger's Laundry, J. W. Chenneil, 2310 Washington.
Nugent & Bro. Dry Goods Co., B., W. Hammerstein, Broadway and Washington.
Nugent & Bro. Dry Goods Co., B., D. J. Woodlock, Broadway and Washington.

ST. LOUIS—*Continued.*

Overland Auto Co., Wm. H. Fink, 23rd and Locust.
Packard Missouri Motor Co., Mr. Beckman, 2201 Locust.
Pevely Dairy Co., J. Wm. Hagemeyer, 3301 Park Ave.
Polar Wave Ice & Fuel Co., Ed. Winzer.
Prosser's Furn. & Stg. Co., W. C. Field, 3218 Olive.
Prufrock-Litton Furn. Co., John K. Wilder, 4th and Vine.
Reid Shoe Co., T. J., T. J. Reid, 711 Washington Ave.
Robinson Coal Co., L. Robinson.
Rothgieser Bros., Broadway and Chestnut.
Ruby, Jeweler, S., Jos. Reicenstein.
St. Agnes Coal Co., 6012 S. Broadway.
St. Louis Dairy Co., Peterson, 2008 Pine St.
St. Louis Dental Mfg. Co., Hy. R. Gordon, 315 N. 10th St.
St. Louis Seed Co., Mr. Straatman.
Schmitz & Shroder Co., Samuel Shroder.
Schroeter Coal Co., A. A. Meier, 2300 Miami.
Schumack Tlg. Co., Mr. Schumack, Century Bldg.
Scott's D. & C. Co., A. P. Hartman, 3829 Olive.
Scruggs, Vandervoort & Barney, W. G. Brown, 10th and Olive Sts.
Scruggs, Vandervoort & Barney, Mr. Price, 10th and Olive.
Scruggs, Vandervoort & Barney, W. T. Snider, 10th and Olive
Sensenbrenner's, H. Buerman, 6th and St. Charles.
Shellabarger Lumber Co., R. H. Shellabarger, 4434 Gravois.
Shoe Mart, G. H. Linkman, 507 Washington Ave.
Six-Sixteen Tire Service Co., H. G. Miller, 3342 Olive.
Skelton Tailoring Co.
Skinner & Kennedy Stationery Co., C. N. Merriam, 4th and Vine.
Skinner & Kennedy Stationery Co., H. A. Pecher, 4th and Vine.
Society of Applied Arts, Inc., Miss C. Robinson, 3612 Washington.
Sonnenfeld Millinery Co., J. E. Ernst, 610 Washington Ave.
Stadler Hotel, Meier.
Steer Furnishing Goods Co., F A., H. A. Copeland, 9th and Olive St.
Steinberg's Hat & Furnishing Co., A. H. Fiske, 10th and Olive.
Stein-Brook Importing Co., Wm. Stein.
Steinlage San. Milk Co., Mr. Steinlage, 4630 W. Florissant.
Stephan Coal Co., O. H. Stephan, 117 N. 3rd St.
Stix, Baer & Fuller Dry Goods Co., Al. O'Brien, 6th and Washington.
Stix, Baer & Fuller Dry Goods Co., Sig. Wolfort, 6th and Washington.
Strauss Co., D. M., D. M. Strauss,
Swope Shoe Co., H. M. Swope.
Union Fuel Co., A. O. Willig, Railway Exchange Bldg.
Werner & Werner, Ben Werner.
Westerman & Froebel, 5743 Delmar.
Westminster Loundry Co., J. L. Munger, 4115 Olive St.
Wiemeyer Motor Car Co., 3132 Park.
Wilco Farm Dairy, J. A. Watson, 4424 W. Papin.
Wolff Clo. Co., J. S., F. I. Kenady, Broadway and Washington.

SEDALIA

Retail Merchants' Credit Association, R. L. Harris.

SPRINGFIELD

Associated Retail Credit Men, J. L. Cartwright, Sec., 704 Woodruff Bldg.

Bank of Commerce, J. L. Hine.
Black Music Co., J. Ed Black.
Brown, Addison, 904 Woodruff Bldg.
Browning & Co., H. Y., H. Y. Browning.
Buhrman, E. P., 326 E. Commercial.
Dalrymple, C. H., Landers Bldg.
Denton, C. E., 223 South St.
Donovan Optical Co., Dr. W. F. Donovan.
Draghon's Business College, A. J. Bates.
Ferguson Furn. Co., J. R. Ferguson.
Garrett & Son, J. E., F. W. Garrett.
Haskett-Mace Motor Co., Guy R. Haskett.
Hawkins & Miller Jewelry Co., H. J. Miller.
Heer D. G. Co., L. Homan.
Heller & Livingston, Geo. D. Bender.
Herman Tailoring Co., D. H. Herman.
Higrade Motor Sales Co., C. L. Jarrett.
Joseph Jewelry Co., Moe Fayman.
Levy-Wolfe D. G. Co., S. R. Wolfe.
Lines Music Co., Jay Brite.
McNier Furn. & Carpet Co., I. M. McNier.
Merchants' Ice & Fuel Co., R. F. McVay.
Meyer & Meyer Drug Co., Otto Meyers.
Middle West Millinery Co., C. V. Cunningham.
Modern Equipment Co., R. S. Bulger.
Morrison Clothing Co., Arch Morrison.
Nathan Clothing Co., Louis Nathan.
Netter-Ullman D. G. Co., A. M. Ullman.
Oliver & Son, Paul Oliver.
Overland Springfield Motor Co., H. E. Hinrich.
Platte Hdwe. Co., Fred Platte.
Roberts, Will, 405 Booneville.
Robinson, C. E., 317 E. McDaniel.
Rogers & Baldwin Hdwe. Co., W. M. Baldwin.
Schweider Trunk Factory, Karl Schweider.
Sloan, C. B., 712 Woodruff Bldg.
Southern Missouri Trust Co., V. H. Simon.
Southwest Auto Supply Co., C. K. Curran.
Springfield Business College, H. H. Webb.
Springfield Leader, Lon Maluginy
Springfield Missouri Republican, C. H. Lloyd.
Springfield Seed Company, E. A. Davis.
Springfield Stone & Fuel Co., Ray D. Kelly.
Springfield Wall Paper & Paint Co., Geo. E. Wilson.
Stokes, J. W., 205 E. Walnut.
The Style, Richard Liepman.
Turner D. G. Co., L. H. Turner.
Union National Bank, Sam E. Trimble.
Van Matre, D. C., Holland Bldg.
Western Motor Car Co., J. A. White.
Wheeler, Chas. E., 318 E. Walnut.
Whittaker Coal Co., W. W. Whittaker.
Williams Lumber & Mfg. Co., J. F. Legan.
Williams Lumber & Mfg. Co., Rolland E. Williams.
Williams Lumber & Mfg. Co., Frank McGinnis.
Williams Lumber & Mfg. Co., T. E. Williams.

WEBSTER GROVES
Merchants' Credit Association, H. W. Belding.
Straub & Co., W. A., Wm. A. Straub, Bristol Bldg.

MONTANA

BIG SANDY
McNamara & Marlow, Inc., L. F. Carmody.

BILLINGS
Hart-Albin Co., M. Klein.

BOZEMAN
Willson Co., The, F. O. Wilton, 35 W. Main.

BUTTE
Connell Co., M. J., C. G. Keenan, 201 Main.

GREAT FALLS
Noble Merc. Co., M. J. McDonnell, P. O. Box 1078.

HAVRE
Merchants' Association, Inc., J. E. Moore, Sec., Box 1501.
Clack Co., H. Earl, J. M. Wallace, 2nd St.
Havre Commercial Co., W. C. Holt.
Wiltner, W. E., P. O. Box 14.

KALISPELL
Flathead Merchants' Association, H. W. Schnell.
Kalispell Merc. Co., J. H. Chester.

LEWISTON
Power Merc. Co., C. H. Butler.
Power Merc. Co., W. D. Symmes.

NEBRASKA

FREMONT
Fremont Retail Merchants' Association, H. L. Hinies.

GRAND ISLAND
Retail Merchants' Association, A. L. Joseph, Sec.
Wolbach & Sons, S. N.

HASTINGS
Brandes, A. E., F. P. Uerling, 815 W. 6th.
Gaston Music Co., G. L. Hammonds.
Stein Bros. Co., F. Kuenneth.

LINCOLN
Retail Credit Men's Association, Jno. P. Drennan.
American State Bank, F. P. Dwiggins, 110 S. 11th.
Armstrong Clo. Co., Jno. P. Drennen, 1221 O St.
Benway Furn. Co., F. I. Meyer, 1112 O St.
Best Laundry Co., J. R. King
Central National Bank, E. E. Emmett, Security Mutual Life Bldg.
Cerf Clothing Co., Ed. Gugenheim.
City Fuel Co., C. D. Husted, 827 Terminal Bldg.
City National Bank, E. H. Mullowney, 11th and O St.
Continental State Bank, Edward M. Warner, V.-P., Terminal Bldg.
Crancer Co., G. A., Ray A. Crancer, 1210 O St.
Curtis-Rass P. Co., W. A. Howland.
Dierks Lumber & Coal Co., B. E. McEntire.
Enslow Floral Co., O. H. Enslow, 131 S. 12th.
Evans Laundry Co., Geo. Ferrier.
Famous Merc. Co., Wm. Byron, 1118 O St.
First National Bank, W. B. Ryons, First National Bank Bldg.
Fisher Mfg. Co., Geo. A. Spangler.
Fleming Co., C. W., C. W. Fleming, 1211 O St.
Freadrich Bros., L. R. Freadrich, 142 S. 13th St.
Frey & Frey, I. F. Frey.
Froyer, E. L., E. L. Froyer.
George Bros., Roscoe Taylor, 1313 N St.

LINCOLN—*Continued.*
Giesler Coal Co., Edw. V. Giesler.
Glove Laundry Co., P. L. Goerge.
Gold & Co., Wm. Gold.
Green Wall Paper Co., Will H. Green, 1527 O St.
Hamilton & Geisler, G. H. Geisler.
Hardy Furn. Co., H. R. Beason, 1320 O St.
Harley Drug Co., H. H. Harley, 11th and O Sts.
Herpolsheimer Co., Annette Martin, 1010 Que St.
Hodgeman, R. O.
Hussong, F. R., W. S. Baker.
King & Son, O. J., W. H. King.
Kostka Glass & Paint Co., Ed. Soderberg, 1211 O St.
Landy-Clark Co., C. W. Hyland, Security Mutual Life Bldg.
Lincoln C. & D. Works, Leo Soukup, 326 S. 11th.
Lincoln Feed & Fuel Co., W. E. Morley, 14th and Y St.
Lincoln Gas & Elec. Light Co., W. W. Bell, 14th and O Sts.
Lincoln Lumber & Coal Co., J. B. Meiseinger.
Lincoln State Bank, J. E. Whitney, 12th and O Sts.
Lincoln Tel. & Tel. Co., L. E. Hurtz, Telephone Bldg.
Lincoln Traction Co., O. J. Shaw, Terminal Bldg.
Lincoln Trust Co., W. E. Barclay.
Lincoln Wall Paper & Paint Co., C. L. Elwich.
Magee's, H. R. Amos, 1119 O St., Box 1375.
Mayer Bros. Co., C. R. Davis, 1007 O St.
Miller & Paine, G. O. Smith, Jr., 13th and O St.
Nathan & Co., I., L. L. Soloman, 1138 O St.
National Bank of Commerce, Byron Dunn, 13th and O Sts.
Nebraska Credit Co., O. M. Meyer, Terminal Bldg.
Nebraska State Bank, C. D. Coe, V.-P., 15th and O Sts.
Neusteter Co., The, Louis E. Cohn, 1341 O St.
Orkin Bros., M. Wasserman.
Pauley Lumber & Coal, Ray C. Pauley.
People's Grocery Co., W. C. Beachley.
Pillers' Prescription Pharmacy, Geo. W. Pillers, 1545 O St.
Robertson Furn. Co., Wm. Robertson, Jr.
Roberts' Sanitary Dairy, H. W. Thorne.
Robinson's, L. A. Robinson.
Rudge & Guenzel Co., E. W. Nelson, 11th and O Sts.
Sardeson-Horland Co., Paul J. Sardeson, 1224 O St.
Searle & Chapin Lumber Co., W. L. Cummins, 737 N St.
Speier & Simon, Herman Speier, 10th and O Sts.
Star Van & Storage Co., F. W. Putnan.
Storer, C. L.
Union Coal Co., H. T. Folsom.
Walt, The Music Man, E. J. Walt, 1333 O St.
Western Brick & Supply Co., J. H. Johnson.
Whitebreast Coal & Lumber Co., E. A. Baker, 107 N. 11th.
Yule Laundry Co., Al Apeler.

McCOOK
Clapp, H. C.
DeGroff & Co., C. L.
Galusha & Son, A.
Lineberg & Goarde.
McCook Hdwe. Co., W. B. Mills.
Rozell's.

NEBRASKA CITY
Wessel's & Sons Co., L., Walter A. Wessel.

NORFOLK
Norfolk Retail Merchants' Association, F. A. Beeler.
Wasson Co., W. W., D. P. Wetzel.

OMAHA
Associated Retail Credit Men, I. A. Benedict.
Retail Credit Men's Association, J. D. Butler.
Alamito Dairy Co., Julia Planck.
Associated Retailers, Jas. W. Metcalfe.
Benson-Thorne Co., Mrs. T. H. Daly.
Berg Clothing Co., The, G. P. Gregerson.
Brandeis & Son, J. L., E. J. Malone.
Brodegaard Bros. Co., H. R. Nelson.
Brown Co., C. B., Mrs. L. M. Heywood.
Burgess-Nash Co., F. E. Thomas.
Byrne & Hammer Dry Goods Co., C. N. Robinson.
Central Coal & Coke Co., H. L. Baldwin.
Combs & Co., T. L., B. E. Bassett.
Corey & McKenzie Ptg. Co., C. E. Corey.
Consumers' Refining Co., C. A. Coolidge.
Dempster Co., Robt., R. A. McFarlane.
Douglas Shoe Store, Inc., W. S. Stryker.
Dresher Bros., Miss A. Lee.
Drexel Shoe Co., F. H. Baden.
Edholm, Albert, F. Eckstrom.
Fadden & Bittner, W. M. Bittner.
Federation of Nebraska Retailers, J. F. Barr, 415 Bee Bldg.
Festner Ptg. Co., Emery O. Peterson.
Havens Coal Co., A. L. Havens.
Heyn Studio, Lester G. Heyn.
Hospe Co., A., J. L. Martin.
Kilpatrick & Co., Thos., Fred W. Kayser.
Kimball Laundry Co., F. E. Allyn.
Mickel Bros. Co., E. M. Bowerman.
Nebraska Clothing Co., Miss D. I. Mustain.
Nebraska Fuel Co., Max Brissl.
Omaha Ptg. Co., H. D. Rhoades.
Orchard & Wilhelm Co., W. H. Micheltree.
Orkin Bros., Mrs. E. McCready.
People's Coal Co., R. C. Goddard.
People's Coal Co., Lula Simpson.
Rogers & Sons Co., Milton, F. O. Browne.
Rivett Lumber & Coal Co., C. D. Lonergan.
Schmoller & Mueller Piano Co., H. J. Rothballer.
Sunderland Bros. Co., C. C. Cain.
Thompson, Belden & Co., I. A. Benedict.
Union Fuel Co., M. J. Morell.
Union Outfitting Co., H. O. Wren, 16th and Jackson.
Updike Lumber & Coal Co., L. Claude Hamilton.
Wilcox & Allen, R. E. Wilcox.
Wilkie & Mitchell Co., E. E. Wise.

NEW JERSEY

BRIDGETON
Stiles & Son, Thos. Stiles, 19-27 N. Laurel.

NEWARK
Bamberger & Co., L., I. C. Brown.
Credit Reporting Co., Wm. S. Rauch.
Oppenheim, Collins & Co., F. W. Pohle.
Plaut & Co., L. S., Wm. A. Hart.
Plaut & Co., L. S., Jas J. Fleming.

TRENTON
Kaufman Co., S. E., S. E. Kaufman, S. Broad St.

NEW YORK.

BROOKLYN
Abraham & Strauss, Geo. R. Warden, 422 Fulton.
Loeser, Frederick & Co., Inc., Wm. Bower, 484 Fulton.
Oppenheim-Collins Co., T. V. Gould.

BUFFALO
Retail Merchants' Association, R. T. Fiske, Sec., 419 Chamber of Commerce Bldg.
Adam & Co., J. N., C. G. Oelheim.
Adams & Co., J. N., Chas. A. Goerner.
Adam, Meldrum & Anderson Co., A. E. Goodwin, 400 Main.
Hens & Kelly Co., A. P. Wesp.
Kleinhans Co., The, M. A. Polland.
Meldrum Co., H. A., Jno. E. Wuerthner, 460 Main St.
Oppenheim, Collins & Co., J. F. Murray.
Siegrist & Fraley.
ELMIRA
Iszard & Co., S. F., E. H. Landon.
Sheehan, Dean & Co., H. L. Strauss, 463 E. Water.
HERKIMER
Munger & Co., H. G., Walter C. Geiersbach.
LOCKPORT
Board of Commerce, R. B. Gibbs.
MOUNT VERNON
Howard, Inc., George, Louis Young, 44 S. 4th Ave.
Genung, McArdle & Campbell, Arch B. Campbell, 34 S. 4th Ave.
NEW YORK
Associated Retail Credit Men, J. M. Connolly.
Abercrombie & Fitch, C. A. Heilman.
Abercrombie & Fitch, F. E. Hill.
Abraham & Strauss, G. R. Warden.
Acker, Merrall & Condit, W. T Simmons, 135 W. 42nd St.
Aeolian Co., P. R. Bowers, 29 W. 42nd St.
Alexander, A., A. Potterton, 304 Sixth.
Alexander Hamilton Institute, Lyda Branhall, Astor Place.
Arnold, Constable & Co., T. F Higgins, 5th Ave. and 40th.
Banker's Trust Co., H. C. Bock, 501 Fifth Ave.
Bell, George, 4 E. 42nd St.
Bendel, Inc., Henri, Arthur L Zadak, 10 W. 57th St.
Benson & Hedges, Robert M Cone, 435 Fifth Ave.
Bergdorf & Goodman Co., J. K DeGuiscard, 616 5th Ave.
Berkowitz, M., M. Berkowitz 9 W. 46th.
Bernard Co., Geo., Geo. Bernard, 673 5th Ave.
Best & Co., Geo. Waterford 35th St. and 5th Ave.
Best & Co., J. A. Murray, 5th Ave. at 35th St.
Biltmore Hotel, E. D. Miller, 43rd and Madison.
Black, Starr & Frost, E. H Hudson, 594 5th Ave.
Bloomingdale Bros., Jos. B. Auerbach, 153 E. 59th St.
Bonwitt & Teller & Co., C. H Travers, 5th Ave. and 38th.
Boue' Soeurs, G. Gedal, 13 W. 56th.
Brand, Chatillon Co., T. Stewart, 634 5th Ave.
Brand, Inc., Mme. Gstillie, Chas Brand, 3 E. 46th.
Brentano's, Clive Mecklem, 5th and 27th St.
Brooks Bros., W. J. Morgan, 346 Madison.
Bruck-Weiss Millinery Co., Arnold Kann, 6 W. 57th St.
Bunyard, A. T., A. T. Bunyard 413 Madison Ave.
Cammeyer, Miss M. M. Cusack, 47 W. 34th.
Campbell, John B., Miss M. A. McCardle, 170 W. 72nd.
Charles & Co., T. F. Newman, 48 E. 43rd St.
Charles of London, Felix Waterman, 718 5th Ave.
Collins, Inc., Harry, B. F. Leslie, 9 E. 57th.

NEW YORK—*Continued.*
Corona Type. Co., Laird Dinsmore, 129 W. 42nd.
Crichton Bros., J. M. Connoly, 636 5th Ave.
Crocker, Mrs. W. B., Frederick H. Kohler, 375 5th Ave.
Dale Lighting Fixture Co., C. P. Roen, 107 W. 13th St.
Dard's, Inc., H. G. Perry, 341 Madison.
David, John, M. S. Dougherty, 32nd and Broadway.
Dawson, Miss Martha Bock, 9 E. 56th.
Dean's, Inc., G. H. Dean, 628 5th Ave.
Decorative Plant Co., Inc., E Freund, 228 5th Ave.
De Pinna, A., E. F. Coffin, 626 5th Ave.
Dreicer & Co., Aug. A. Follmer, 560 5th Ave.
Dreicer & Co., F. X. Hubbard, 560 5th Ave.
Dreicer & Co., M. J. Murphy, 560 5th Ave.
Dyer Co., George L., W. G Schmus, 42 Broadway.
Eldridge Co., D. G., D. G. Eldridge, 9 E. 48th St.
Encyclopaedia Britannica Corp., Fred S. McVicar, 288 4th Ave
Erskine-Danforth Corp., C. R. Olena, 2 W. 47th.
Equitable Trust Co. of N. Y., A. Seton Post, 618 5th Ave.
Farmer, E. I., E. I. Farmer, 5 W. 56th.
Fifth Ave. Bank, C. H. Dahmer, 530 5th Ave.
Flint & Horner Co., Inc., Jno Van Ost, 20 W. 36th.
Frances, Inc., N. B. Springold 154 W. 46th St.
Franklin-Simon Co., Wm. H. J Taylor, 5th Ave. and 37th St
Franklin, Simon & Co., H. F. Arthur, 5th Ave. and 37th
Frank Bros., L. M. Friend.
Gall & Lembke, Inc., J. A. Theo Obrig, 5 W. 42nd St.
Gattle Co., E. M., J. Adelsberger, 630 5th Ave.
Gidding & Co., J. M., S. Silas, 564 5th Ave.
Gimbel Bros., Samuel Douthert, 34th St. and 6th Ave.
Gorham Co., The, Wm. Rose 388 5th Ave.
Grande, Maisonde, Blane, A. F Krakeur, 540 5th Ave.
Grand Rapids Furn. Co., Wm. C Quinn, 34 W. 32nd St.
Gunther's & Sons Co., C. G., J Kinghorn, 391 5th Ave.
Hampton Shops, D. T. Regan Box 1049, C. P. O. Sta., 18 E 50th St.
Hanan & Son, W. F. McMahon, 411 5th Ave.
Hanan & Son, J. R. Laycock 516 5th Ave.
Hathaway & Co., W. A., G. W Kay, 62 W. 45th St.
Haviland & Co., H. M. Drinkwater, 11 E. 36th St
Hertz, Inc., G. L. Williamson 581 5th Ave.
Hicks & Son, Wm. C. Smith, 557 5th Ave.
Hickson, Inc., Wm. A. Clackner, 661 5th Ave.
Higgins & Seiter, J. Edge, 9 E 37th St.
Hinshaw, E. W., 610 W. 115th St.
Hollander Co., L. P., Rudolph H. Kammler, 550 5th Ave.
Independent Taxi Association, M. Thimmel, 1547 Broadway.
Irene, Mme., F. W. Decker, 518 5th Ave.
Jaeckel & Co., A., H. J. Young, 384 5th Ave.
Jaeckel & Sons, H., H. Jaeckel. E. Hancock, 16 W. 32nd St.
Jantzen Shoe Co., H., Talbot J. Maar, 660 6th Ave.
Jerome, Jerome Hirsch, 661 5th Ave.
Joseph's, M. J. Weinberg.

NEW YORK—*Continued.*
Keep Shirt Co., H. V. Keep, 543 5th Ave.
Knabe & Co., Wm., B. B. Neuer, 439 5th Ave.
Knox Hat Co., Chester H. Benedict, 452 5th Ave.
Koch & Co., Inc., H. G., W. T. Koch, 132 W. 125th St.
Kohn, A. A., A. A. Kohn, 505 5th Ave.
Kohn, T. A., E. W. Kohn, 321 5th Ave.
Kurzman's, Wm. Craig, 5th Ave. and 36th St.
Lambert Bros., H. Lissauer, 58th and 3rd Ave.
Landay Bros., M. Landay, 563 5th Ave.
Lane-Bryant, Harry Liverman, 23 W. 38th St.
Lebolt & Co., G. W. Lebolt, 534 5th Ave.
Lewis & Conger, J. P. Edwards, 45th and 6th Ave.
Lichtenstein Millinery Co., M. G. Rich, 584 5th Ave.
Lichtenstein Millinery, Inc., Mme., W. Ries, 734 5th Ave.
Likly Luggage Shop H. J. Canton, 185 Madison Ave.
Loeser Co., Frederick, Wm. Bower.
Lord & Taylor, Messrs. Dan D. Grumley.
Louise & Co., F. R. Burley, 554 5th Ave.
Lucile, Ltd., J. R. O'Donnell, 39 W. 57th St.
McAlpin Hotel, Chas. B. Strunk, 34th and Broadway.
McBride's Theater Ticket Co., J. McBride, 1497 Broadway.
McCutcheon & Co., Jos., S. L. Williams, 345 5th Ave.
McGibbon Co., Wm. G. McGibbon, Jr., 3 W. 37th St.
McGrory, Wm. M., Wm. M. McGrory, 14 W. 45th St.
McHugh & Son, J., James Slater McHugh, 9 W. 42nd St.
McLaughlin, W. A., P. Street, 304 5th Ave.
McNally, Inc., Anna, Wm. Hahn, 16 W. 51st St.
Martin & Martin, A. C. Martin, 1 E. 37th St.
Mary's Hat Shop, C. H. Hodgman, 751 5th Ave.
Maynard, Alice, Miss M. M. Lieby, 18 E. 46th St.
Metropolitan Trust Co. of City of N. Y., R. P. Kavanagh, 716 5th Ave.
Meyerowitz, Inc., E. B., A. Ditz, 520 5th Ave.
Miller, I., S. Margolis, 1554 Broadway.
Mosse, Inc., Max Klein, 19 W. 45th St.
Newark Trunk Co., Hy. S. Schendel, 11 W. 42nd St.
New Netherland Bank, C. J. Beard, 41 W. 34th St.
Nunes & Co., Victor N., A. S Nunes, 34 E. 42nd St.
Olson Co., O. A., O. A. Olson, 2226 Broadway.
Oppenheim-Collins & Co., R. McGurrin, 35 W. 34th St.
Oppenheim-Collins & Co., J. K. Cuddy, 34 W. 34th St.
Ovington Bros. Co., L. T. Pease, 314 5th Ave.
Packard Motor Car Co., H. T. Stevenson, Jr., 61st and Broadway.
Page & Shaw, B. C. Green, 114 E. 29th St.
Park & Tilford, P. H. Lally, 529 W. 42nd St.
Peck & Peck, F. L. Smith, 586 5th Ave.
Picksley & Co., J. Zuhr, 723 5th Ave.
Plaza Hotel, S. T. Scott, 5th Ave. and 59th St.
Powers & Mayer, Inc., E. Summick, 10 E. 39th St.
Putnam's, G. Hennessy, 2 W. 45th St.
Reed & Barton, G. N. Stanley, 5th Ave. and 47th St.

NEW YORK—*Continued*

Reed & Barton, A. Bunce, 4 Maiden Lane.
Rees & Rees, A. H. Williams, 232 E. 40th St.
Reiman, Wm., 328 5th Ave.
Retailers' Commercial Agency, Frank C. Thompson, 30 W. 36th St.
Retailers' Commercial Agency, Wm. P. Thompson.
Revillion Freres, H. J. M. Reeves, 670 5th Ave.
Rich & Fisher, H. J. Fisher, 411 5th Ave.
Roth & Carnegie, H. Carnegie, 251 W. 86th St.
Russek's, Lillian Schneider, 362 5th Ave.
Saks & Co., Ed. Thompson, 34th St. and Broadway.
Saks & Co., E. J. Drugon, 34th and Broadway.
Saul, Inc., Marcus 325 Madison.
St. Regis Hotel, N. N. Alles, 5th Ave. and 55th St.
Schneider & Anderson, A. Schneider.
Schwarz, F. A. O., 5th Ave. and 31st St.
Schwarz & Forger, Miss Augusta Kempe, 6 Manhattan St.
Second National Bank, A. L. Burns, 250 5th Ave.
Shayne & Co., C. C., J. E. Tyrell, 126 W. 42nd St.
Sheridan, Inc., P. H., S. Jacobs, 366 5th Ave.
Sheridan, P. H., J. Schaeffer, 366 5th Ave.
Shoe Craft Shop, Bernard D. Barnett, 27 W. 38th.
Simonson, A., H. E. Shrader, 506 5th Ave.
Slater, J. & J., Fred H. Vogt, 415 5th Ave.
Sloane, W. & J., D. J. Price, 575 5th Ave.
Sohmer & Co., T. Gast, 315 5th Ave.
Spalding Bros., Marvin C. Kopp, 523 5th Ave.
Steinberg, Herman, 299 Madison.
Stein & Blaine, B. Bobkoff, 13 W. 57th St.
Stern Bros., W. Scott Davis, 41 W. 42nd St.
Stetson Shop, The, John W. Zinn, 5 E. 42nd St.
Strier Co., Chas., David M. Miller, 5 W. 19th St.
Sulka & Co., A., H. P. Crowder, 512 5th Ave.
Tappen & Pierson, Jno. T. Pierson, 542 5th Ave.
Thurn, Alfred Hague, 15 E. 52nd St.
Trappe, Inc., Lawrence Lewis, 9 W. 57th St.
Tripler & Co., F. R., F. R. Tripler, 35 W. 42nd St.
Tyson & Co., J. Sullivan, 1472 Broadway.
Udall & Ballow, H. H. Kirby, 574 5th Ave.
United Theatre Ticket Co., S. Bloom, 1465 Broadway.
Washburn & Co., G. T., D. C. Newell, 605 5th Ave.
Weber & Heilbroner, Miss D. M. Curtis, 241 Broadway.
Welsh & Sons, G. W., G. W. Welsh, 213 Broadway.
Wetzel, Chas. F. Wetzel, 2 E. 44th St.
White, A. Goldie, 46 W. 46th St.

NIAGARA FALLS

Spirella Co., Inc., T. D. Rust.

NORTH TONAWANDA

Cramer Hdwe. Co., John W. Cramer.

ROCHESTER

Duffy-Powers Co., Jack A. Porter.
Edwards & Sons, E. W., Miss Mary Huddy.
Weis & Fisher Co., S. B. Van Ness, 361 Wellington Ave.

SCHENECTADY

Barney Co., H. S., Mr. Hormon.
Marcus, Inc., Saul, G. W. Slaght, 408 State St.
Wallace Co., The, Geo. L. Edmonds, 417 State St.

SYRACUSE

Business Men's Association of Syracuse, Chas. A. Butler.

UTICA

Doyle & Knower Co., H. B. Duffy.
Fraser, Robt., John G. Swan.
Roberts Co., John A., W. F. Roberts.
Wells & Sons Co., J. B., C. L. Lowery.

WHITE PLAINS

Business Men's Association, Robert C. Barnes, 15 Court St.
Genung, McArdle & Leeney, W. L. Leeney.

NORTH DAKOTA.

GRAND FORKS

Great Grand Forks Credit Bureau, F. McKernan.
Benner & Begg, C. H. Creasy.

OHIO.

AKRON

Retail Credit Men's Association, J. T. Spellman.
Akron Storage & Contracting Co., H. C. Spicer, S. Broadway.
Alexander Auto Co., A. L. Alexander, 31 Kent St.
Austin Print Works, S. H. Austin, Canal St.
Botzum Bros., D. Crandall, N. Main.
Brownell & White Wall Paper Co., A. J. White, 47 S. Howard.
Builders' Supply Co., The, Harry E. G. Wright, Broadway and Exchange.
Chamberlain, E. W., 342 S. Main.
Coleman's Boot Shop, Robt. J. Coleman, 67 S. Main.
Curtin, Will, 110 S. Main.
Cutter Co., M. T., B. F. Andrews, 10 S. Howard.
Dales & Co., Geo. S., Geo. S. Dales, 128 S. 2nd.
Dauntless Plumbing Co., I. J. Musson, 212 S. Main.
Depositors' Sav. & Trust Co., Geo. W. Merz.
Dietz & Hoberkost, Jno. F. Hoberkost, 9 E. Exchange St.
Dodge Co., The, Miss E. L. Henry, 24 S. Howard.
Evans & Co., W. J., Wm. J. Evans.
Firestone Tire & Rubber Co., H. K. Dexter.
First-Second National Bank, T. S. Eicheiberger.
Frank Co., The W. J., W. J. Frank, 80 S. Main.
Goodyear Tire & Rubber Co., Geo. W. Rogers.
Hardware & Supply Co., A. P. Land, W. Market.
Heepe Co., Henry Heepe, S. Main St.
Hood, Jno. W., So. Main.
Hoover-Brooks Co., Chas. Hoover, 16 S. Main.
Hower Co., The, J. L. Hower, E. Market St.
Klages Coal & Ice Co., L. A. Klages, S. High.
Koch Co., The J., S. M. Goldsmith, S. Main.
Kramer, Fred, Second National Bank Bldg.
Kurt, A. Arnold, 1000 E. Market.
Lang Clothing Co., C. J., M. R. Haas, S. Main.
Lewis Jewelry Co., The, E. E. Critz, S. Main St.
McCarthey-Wilker Co., F. F. McCarthey, 82 S. Main.
May-Fieberger Co., The, C. J. Breiner, N. Howard.
Mell Co., The M. M., M. M. Mell, N. Case Ave.

AKRON—*Continued.*

Merchants' Merc. Agency, The, J. T. Spellman, 638 Hamilton Bldg.
Miller Rubber Co., The, Mr. Hollinger, S. High.
Myers Co., I. S., Miss M. F. Rhodes.
National City Bank, E. R. Findley, S. Main.
O'Neil Co., The M., E. J. Hurcomb.
Overland-Akron Motor Mart Co., W. A. Romich, 70 Cherry St.
People's Sav. Trust Co., The, Geo. W. Burgy, Main and Exchange.
Pettitt Brothers Hdwe. Co., W. E. Pettitt, 34 S. Howard.
Pfarr & Hobart Co., Geo. E. Pfarr, 990 E. Market.
Polsky Co., The A., Mary A. Hetzel.
Sauder Wall Paper & Paint Co., A. E. Sauder.
Shumaker Shoe Co., M. B. Shumaker, Howard St.
Smith Piano Co., A. B., C. A. Mitten, 270 S. Main.
South Akron Hdwe. Co., H. G. Lautenschlager, 1075 S. Main.
Summit Welding, Garage & Mach. Co., J. G. Chalfont, 30 E. Crosier.
Summit Wholesale Gro. Co., Chas. F. Gille.
Sumner Co., The, M. A. Sumner.
20th Century Heating & Ventilating Co., Edison Ave.
Wadsworth Co., The, I. H. Birnbaum, 23 S. Main.
Wagoner & Marsh, J. H. Wagoner, 72 S. Main.
White Motor Sales Co., J. G. Hyde, 200 E. Market.
Wright Co., The W. E., F. G. Snook, 200 E. Market.
Yeager Co., The C. H., Oscar Smith, S. Main.

CHILLICOTHE

Galbraith, H. K., 13 E. Main.

CINCINNATI

Chamber of Commerce, B. E. Hess.
Chamber of Commerce, H. Serkowich.
Mabley & Carew Co., Ed. W. Knapp.
Roescher Collecting Co., E. R. Gwinner, Bell Block.

CLEVELAND

Cleveland Retail Credit Men's Co., W. H. Gray, C. of C. Bldg.
Cleveland Retail Credit Men's Co., W. E. Francies, 405 C. of C. Bldg.
Baker Co., The B. R., 429 Euclid.
Ball Co., The Webb C., E. C. Hastings
Bankers' Guarantee Mortgage Co., G. A. Tenbusch, 1836 Euclid.
Barnes, Dr. V. E., 867 Rose Bldg.
Blue Ribbon Distributing Co.
Bonhard Art Furn. Co., J. Wolinsky, 2060 Euclid.
Bowman & Co., Geo. H., Miss D. M. Davies, 224 Euclid Ave.
Brookins Co., E. F. Fisher.
Brown Bros. Coal Co., E. C. Brown, 9104 Madison.
Browning, King & Co.
Burrows Bros. Co., The, J. F. Fritsche.
Canfield Oil Co., A. J. Schmader, 3216 E. 55th St.
Casto, Dr. F. M., 458 Rose Bldg.
Chandler & Rudd Co., H. H. Lutzy.
Chisholm Shoe Co., Mrs. M. D. Chisholm.
Chisholm Shoe Co., W. S. Chisholm.
City Auto Tire & Supply Co., H. Bennett, E. 24th and Chester.
Cleveland-Akron Bag Co., W. A. Kappler.
Cleveland Elec. Ill'g. Co., 525 Ill'g. Bldg.

CLEVELAND—*Continued.*

Cleveland Provision Co., R. W. Grimmell, 2527 Canal Rd.
Cleveland Window Glass & Door Co., A. A. Harbert.
Coffee Co., W. H., W. H. Coffee, Hippodrome Bldg.
Cowell & Hubbard Co., The, J. G. Ost.
Crane Candy Co., M. E. Monroe, 1132 Euclid.
Cuyahoga Coal Co., J. E. Andrews, 601 Citizens' Bldg.
Davis, Hunt & Collister Co., J. H. Collister, 2056 Ontario.
Davis Co., W. B., J. H. Johnson.
Dodd Co., The, R. C. Dodd.
Dorn Shoe Co., A. J. Wagner.
Dreher Sons Co., W. O. Shafer.
Eagle Laundry, The, Chas. P. Leininger.
East Ohio Gas Co., E. Southwick, 1447 E. 6th.
Epple, Fred, 10555 Euclid.
First National Bank, Wm. Tonks, Euclid Ave.
Fowler & Slater Co., H. M. Fowler, 806 Huron Rd.
Fries & Schuele.
Gammel Co., The R. W., H. B. Van Num.
Golmar Cigar Co., Fred Golmar, 24 Arcade.
Goodrich Co., Miss I. Biggins.
Graves-Laughlin Co., H. C. Laughlin, E. 9th St.
Halle Bros. Co., Jno. Moulton, Euclid Ave.
Halle Bros. Co., Chas. R. Egeler.
Halle Bros., Geo. H. Seymour.
Hanan & Son, Arthur Hyland, 608 Euclid Ave.
Heiman Co., J. H., J. H. Heiman.
Higbee Co., N. E. Durst.
Higbee Co., The, H. Mierke.
Jones-Russell Co., Mrs. G. T. Tuller, 1284 Euclid.
Kendal's Seed Store, A. C.
Kinney & Levan Co., The, E. J. Wolfe.
Knoble Bros., H. P. Knoble, 1836 W. 25th St.
Kohn & Sons, S., H. F. Adoneit.
Langer Millinery Co., F. J. Langer, 1270 Euclid.
Leopo'd Furn. Co., The H., Geo. W. Knadler.
Likly & Rockett, Jas. W. Likly.
Lincoln Fire-Proof Storage Co., W. H. Turner.
Lindner Co., The, R. L. Palmer.
Lovett, Dr. Guy D., 630 Rose Bldg.
MacAdams, A. J., A. Riske, 1008 Euclid.
Mackie Co., The Robt. N., H. H. Henderson, 1246 Euclid Ave.
May Co., C. A. Brandes.
May Co., A. R. Jones.
May Co., T. J. Sheridan.
May Co., G. C. Schriver.
Meckes Sons Co., Jno. A., Wm. Guentzler, 1920 W. 25th St.
Morris Plan Bank, C. F. Grath.
Ohio-Buick Co., The, W. E. Gilbert.
Oppenheim-Collins Co., C. Benson.
Penn. Rubber & Supply Co., H. E. Kramer.
Pilsener Brewing Co., W. 65th St.
Plain Dealer Pub. Co., W. W. Herd.
Public Hand Laundry Co., The, H. V. Barnes.
Quinby Co., W. H.
Ramsey Co., Burt, Burt Ramsey, Colonial Arcade.
Rawlings, Agnew & Lang, C. J. Lang, 509 Euclid.
Rheinheimer, A. B., 1900 Euclid.
Richards Co., J. N., J. N. Richards, 8142 Broadway.
Rorheimer-Brooks Studios Co., Fred C. Adams, 2232 Euclid.
Salzer Elec. Co., I. J. Salzer, 628 Prospect Ave.

CLEVELAND—*Continued.*

Schafer-Suhr Coal Co., C. A. Suhr, 410 Cuyahoga Bldg.
Siebold Bros. Co., J. H. Hemian, 345 Euclid.
Siegel & Co., S. K., W. J. McConnell.
Southworth Co., W. P., Vincent McCrystal.
Stearn Co.
Sterling & Welch Co., The, W. Slater.
Stone Shoe Co., E. A. Clark.
Strong, Kennard & Nutt Co., Geo. N. Strong.
Tabor Ice Cream Co., F. A. Crowley, 3500 Payne Ave.
Taylor, Son & Co., Wm., Robert Adams.
Wasser, Dr. Geo. W., 1102 New E. Bldg.
Widlar Co., Mr. Vogt.
Zettlemeyer Coal Co., A. B. Smith.

COLUMBUS

Retail Merchants' Association, L. E. Revenaugh.
Armbruster Co., The, A. H. Paul.
Busy Bee Candy Kitchen, Ed. Reigh.
Carlile & Sons Co., W. S., Mr. Walker.
Columbus Dry Goods Co., C. F. Pruyn, N. High St.
Dunlap Shoe Co., Helen D. Wood.
Dunn-Taft Co., Mrs. Edna Stephens, N. High St.
Fashion Co., The, Mrs. L. M. Fidler.
Feibel Bros. Co., Mr. Smith, N. High St.
Haines Co., C. O., N. A. Grannan.
Harrington Co., G. D. Harrington.
Lawrence Press Co., H. W. Gordon, 52 Lynn St.
Lazarus Co., F. & R., Simon Lazarus.
Lazarus Co., F. & R., J. W. Steinhauser.
Moore Co., W. C., Miss N. Shahan.
Morehouse-Martens Co., H. C. Bard.
Pitts Shoe Co., A. E., Miss Carrie R. Gunn.
Rieser Co., The Max H., A. Jeremy.
Root Co., H. G., G. H. Kendrick.
Schoedinger-Marr Co., L. S. Higgins.
Union Clothing Co., C. H. Bleich.
Wilkins-Redman Co., R. C. Wilkin.
Winans Co., C. C., Chas. Bristol.

DAYTON

Cappel Furn. Co., E. H. Busching.
Crowl's, L. L. Crowl.
Elder & Johnston Co., W. L. Fischer.
Mearick Cloak Co., Nelson W. Mearick.
National Cash Register Co., The, Dept. Store Div.
Gelman & Co., Wm. F., C. K. Connaughey.
Rike-Kumler Co., F. R. Wright.

DRESDEN

Stevenson, Chas.

PAINESVILLE

Cook Adv. Service, Ernest H. Cook.

SPRINGFIELD

Merchants' Collecting Co., J. S. Merrill, Bushnell Bldg.

TOLEDO

Baker Co., B. R., Victor Comte, 347 Crittenden Ave.
Boyer Undertaking Co., Beryl L. Boyer, 2948 Monroe St.
Gosline & Co., W. A., W. Giedinghagen.

TOLEDO—*Continued.*

Lamson Bros. Co., The, Phil J. Rogers.
LaSalle & Koch Co., W. R. Birkmayer, Adams and Huron.
Lion Dry Goods Co., W. S. Johnson.
Newhausels Bros., R. M. Dreyer, 425 Summit St.
Stein Co., Hugo, P. B. Warr, 213 Summit.
Thompson-Hudson Co., C. G. Harms, 914 W. Broadway.

WASHINGTON COURT HOUSE

Fayette Credit Bureau, M. E. Hitchcock.
Dahl-Millikan Branch, B. A. Schadel.

WOOSTER

Harding Hdwe. Co., C. P. Miller.
Wooster Business Men's Association, K. H. Kenna.

YOUNGSTOWN

McManus, B. M., Miss Grace G. Whalen, 239-245 W. Federal St.
Merchants' Merc. Co., J. R. Truesdale, Wick Bldg.
Strouse-Hirshberg Co., Anna Burke, 131 Park.

OKLAHOMA

BARTLESVILLE

Bartlesville Merchants' Association.

ENID

Chamber of Commerce, Credit Div., Luther Wilson.
Armstrong-Matthews Co., E. E. Matthews.
Prince Electric Co., J. H. Sturns.
Gensman Bros. & Co., I. I. Webber.
Buttrey, Grocer, F. W.
Tire Service Co., A. N. Heaney.
Meis, L., John D. Meis.
Lowenhaupt-Dessauer Co., M. Lowenhaupt.
Bernert, Jeweler, Harry.
Autrim Lumber Co., E. W. Bank, 405 E. Broadway.
Commission Sales Co., H. E. Strickler, Beck Bldg.
Hirsch Bros., Albert Hirsch, 721 W. Main.
Kennedy Mercantile Co., J. E. Turk.
Long-Baker Lumber Co., Jas. E. Pennybaker, 1314 W. Main.
Meibergen & Godschalk, Joe Meibergen.
Oklahoma Plumbing & Heating Co., J. F. Sayward, 121 W. Main.

MUSKOGEE

Graham-Sykes Co., Floyd Hines, 604 E. Broadway.
Graham-Sykes Co., E. E. Million.

SHAWNEE

Shawnee Retail Merchants' Association, Geo. A. McDonald.

OKLAHOMA CITY

Retail Credit Men's Association, A. D. McMullen, Sec., 517 Baum Bldg.
Arnold & Wetherbee, J. W. Cox, 116 N. Broadway.
Baers-Keystone Clothiers, M. J. Baer.
Bass Furn. & Carpet Co., O. R. Randall, 19-23 W. Main.
B. & M. Clothing House, H. H. Calvin.
Brown's C. O. D. Grocery, H. A. Gray, Jr.
Capitol Garment Co., Miss Margaret Hanraty.
Crescent Grocery Co., J. H. Rucks.
Danner, H. L., 605 Security Bldg.
Doc & Bill Fur Co., H. K. Banks, 8-10 W. Grand.
Ehlers, L. F., 23 N. Robinson.

OKLAHOMA CITY—*Continued.*

Emporium, The, F. J. Belt.
Fisk Rubber Co., H. D. Newman, 211 W. 1st.
Frederickson-Kroh Music Co., I. D. Wright, 221 W. Main.
Furrow & Co., Lon Foster.
Hanson Bros., E. M. Hanson.
Hill & Co., C. G., C. G. Hill.
Horbour-Longmire Co., A. G. Hollis.
Jenkins Sons Music Co., J. W., W. P. McDonald, 223 W. Main, St.
Jones-Helton Co., J. Milton Jones.
Jordan Furn. Co., Lee Jennings.
Kaufman's Parisian, A. W. White.
Keeshen Adv. Co., L. M. London, 211 W. 2nd St.
Kerr D. G. Co., C. L. Mobley.
Kerr D. G. Co., Jno. A. Murphy.
Knight, Beck & Co., Luella Haws, 107 W. Main.
Lee-Huckins Hotel, Sam Wylie, 1143 W. 4th.
Lee-Huckins Hotel, Tom Bough.
Little-Juden D. G. Co., M. W. Little, 303 W. Main.
Lykes Hardware Co., R. E. Moon, 119 W. 1st.
Madansky Bros., L. A. Chaffin, 225 W. Main.
McEldowney & Sons, M. S. McEldowney, 106 N. Broadway.
McMinn Jewelry Co., T. B. McMinn, 11 N. Robinson.
Minnetonka Lumber Co., F. L. Broderson, 905 W. Grand.
Moore's Exclusive Modes, W. S. Moore.
Oklahoma City Tent & Awning Co., H. A. Douglas.
Oklahoma Electric Supply Co., Z. Hirsch, 120 W. Main.
O. K. Trans. & Stg. Co., W. H. Avery, 330 W. 1st St.
Okla. Gas & Elec. Co., B. M. Lester.
Parkhurst Book Co., W. Doyle.
Parry Printing Co., Rees Parry, 110 W. Grand.
Pettee & Co., W. J., Geo. Sappington, 121 W. Main.
Peyton, D. F., Earnest A. Calhoun.
Pure Food Grocery, Eli Brown.
Rorabough-Brown D. G. Co., R. R. Sesline, 213 W. Main.
Rosenfield Jewelry Co., M. Dawedoff.
Rosenthal's Fashion Shop, Al Rosenthal, 37 N. Robinson.
Scott-Halliburton Co.
Smart Hat Shop, Mrs. H. N. Peterson, 101 N. Harney.
Southwestern Bell Telephone Co., G. J. Casselberry.
Southwestern Elec. Co., C. A. Finginger.
Southwestern Elec. Co., W. H. Stout.
Stiles Co., The, Geo. L. Stiles.
Tucker Furn. Co., L. E. Nance.
Warden Co., S. P. Coffy.
Western Bank Supply Co., H. E. McElroy.
Witt-Badgett & Co., A. E. Taylor, 131 W. Grand.

TULSA

Associated Retail Credit Men, J. C. Rayson.
A. D. Plumbing Co., N. G. Watt.
American National Bank, S. H. King, Jr.
Bass Furn. Co., C. E. Moon, 409 S. Main.
Bumgarner Furn. Co., C. T., C. W. McIntosh, 2nd and Cinn.
Campbell Glass & Paint Co., R. M. Wilhite.
Central National Bank, F. V. Wilder.
Clark-Field Stationery Co., W. H. Peck, 508 S. Main.
Brown Clo. Co., Curtis, Curtis Brown.
Darrow Music Co., R. M. Darrow, 109 E. 3rd St.
Demorest Ladies' Shop, Nelson Demorest.

TULSA—*Continued.*

De Shon & Co., F. B., F. B. De Shon.
Exchange National Bank, S. C. Friedly, 3rd and Boston.
Few Hurt Furn. Co., H. R. Hurt, 209 S. Boston.
Field Stationery Co., W. H. Peck.
First National Bank, C. T. Everett, 2nd and Main.
Globe Clothiers, The, H. Borochoff.
Hall Co., Jno. D., Miss Lucile Close, 211 E. Main.
Hale & Co., M. C., E. F. Chandlers.
Halliburton-Abbott Co., E. R. Suits, 5th and Main.
Heilbron, Jeweler, Harry.
Hoke Grocery Co. W. A. Hoke.
Hunt Co., The, F. H. Casebeer, 11 S. Main.
Jenkins Music Co., Miss Francis Carter, 417 Main.
King's Market, W. A. King.
Kirk & Gustafason Detective Agency, Jno. A. Gustafason, Turner Bldg.
Lancaster Lumber Co., B. H. Lancaster, 2 S. Madison.
Lindner Oil Co., Geo. Wampole.
Mayo Furn. Co., W. H. Mayo, 5th and Main.
Miller Lumber Co., T. D. Trickey, 302 N. Main.
Model Clothiers, Harry Madansky, 212 S. Main.
Montrose Shop, M. Rosenberg.
Mouser Grocery & Market, C. E. Mouser.
Nichols Hdwe. Co., U. Verne Darland, 119 E. 1st.
Palace Office Supply Co., C. M., T. W. Roberts.
Polin Tire Service, Alex Nordhaus.
Reuberg's, S. Reuberg.
Retail Merchants' Association, J. C. Rayson, Simmons Bldg.
Rexall Drug Store, The, Roy R. Getman.
Shannon Furn. Co., I. W. Shannon, 14 W. 2nd St.
Southern Hdwe. Co., Harry F. Doerr.
Steinberg Bros., J. E. Steinberg.
Tulsa Red Ball Transfer Co., Ed. Chastain.
Vandever D. G. Co., Adrian Randall, 109 S. Main.
Wasserman, M. T., C. J. Friedman.
Watt Plumbing Co., O. G. Watt.
Western Bank Supply Co., H. A. Jenkins

OREGON

PORTLAND

Ajax Rubber Co., John Duff, 329 Ankeny St.
Emmons & Emmons, Attorneys.

PENNSYLVANIA

BETHLEHEM

Chamber of Commerce, Irving C. Norwood, Wilbur Trust Bldg.

CONNELSVILLE

Wright-Metzler Co., F. D. Hagen, 125 W. Crawford.

FREEDOM

Freedom Oil Works Co., J. G. McCaw.

HARRISBURG

Elliott-Fischer Co., Harry C. Rose.

LANCASTER

Hager & Brother.

PHILADELPHIA

Blauner's, A. M. Friedenberg, 833 Market.
Bonwit, Teller & Co., Thos. Killoch, 1300 Chestnut.
Commercial Reference Co., R. O. Cowan, 11th and Market.
Oppenheim, Collins & Co., G. F. Willand.
Oppenheim-Collins Co., Warren H. Johnson.
Retail Merchants' Bureau, Geo. C. Ulrich, 1223 Weidener Bldg.

PITTSBURG

Retail Credit Men's Association of Pittsburg, Pa., F. A. Caten, Secretary.
Aufhammer & Evans, J. C. Aufhammer, 6100 Penn.
Baker Office Furn. Co., A. J. Miller, 304 Wood St.
Bank of Pittsburg N. A., E. M. Seibert, 226 4th.
Bedell Co., J. J. Gray, 220 5th Ave.
Beigel, L., 6204 Penn.
Bennett & Co., J. G., Mrs. S. C. Keogh, 5th Ave. and Wood.
Bennett & Co., J. G., Miss N. E. Reed, 5th Ave. and Wood.
Boggs & Buhl, A. M. Fraser, 501 Federal St.
Boggs & Buhl, G. S. Rider, 501 Federal St.
Boggs & Buhl, A. H. Rosenfelder, 501 Federal.
Brown, W. S., Oliver Ave. and Wood St.
Browning, King & Co., C. J. Parlett, 439 Wood St.
Buchbinder & Co., P. Buchbinder, 512 Penn.
Buehn Phonograph Co., A. A. Buehn, 513 Wood St.
Business Furn. Co., C. J. Lynch, 919 Liberty Ave.
Campbell's, J. R. Jackson, 327 5th Ave.
Central District Telephone Co., E. W. Leonard, 416 7th St.
Charters Co., S. B., W. J. Charters, 3rd Ave. and Grant.
Coffield Motor Washer Co., S. Brown, Jenkins Arcade.
Chronicle Telegraph, E. C. Sykes, Gazette Square.
Colonial Credit Clo. Co., S. C. Greensburg, 231 5th Ave.
Coo, Edw. H., 3015 Jenkins Arcade.
Dauler-Close Furniture Co., C. F. Close, 636 Smithfield St.
David, Miss C., Jenkins Arcade.
Dewar, Clinton & Jeffcoat Co., Cyril B. Ward, 435 Penn. Ave.
Doeschner, F. C., 524 Penn.
Dun & Co., R. G., E. M. Jones, Keenan Bldg.
Elliott Co., B. K., B. K. Elliott, 126 6th St.
Elliott Co., B. K., Miss M. F. Rooney, 126 6th St.
Felt & Tarrant Mfg. Co., A. W. Walker, 435 5th Ave.
Finkelhor Bros., E. N. Finkelhor, 6119 Penn.
Frank & Seder, J. H. Zeich, Smithfield and Diamond.
Frederick Piano Co., W. D., C. W. Thompson, 635 Smithfield.
French Shop, Miss J. M. Carton, 510 Penn.
Gareis Co., J. G., J. G. Gareis, 618 Penn.
Gasoline Supply Co., A. McB. Colledge, Benedum Trees Bl.
Goldman Uniform Co., C. Goldman, 212 Oliver.
Grabowsky & Son, Wm., Elmer Heck, 514 Wood St.
Grogan Co., H. L. Tomb, 541 Wood St.
Gulf Refining Co., L. C. Lyon, Frisk Annex.
Hamilton Co., S., Miss A. Bittner, 815 Liberty Ave.
Hanan & Son, Miss A. Heidenreich, 531 Wood St.
Hardy & Hayes, Miss E. M. Ogden, Wood and Oliver.
Harris Co., I. S., L. M. Michaels, 613 Liberty Ave.
Helfer, B., 617 Penn.
Herrman, Carl W., 516 Federal St. N. S.
Horne Co., Joseph, Blackstone Franklyn, Penn. and 5th Ave.
Horne Co., Jos., A. C. Dunn, Penn. and 5th Ave.
Horne Co., Jos., H. W. Leonard, Penn. and 5th Ave.
Hunter Merc. Agency, J. P., J. P. Hunter, Oliver and McNaugher Sts.
Ivy Corset Shop, Miss M. D. Henry, 223 Oliver Ave.

PITTSBURG—*Continued.*

Jackson & Bro., J., Raphael Jackson, 954 Liberty.
Jones Merc. Agency, S. P., F. A. Caten, 1206 Century Bldg.
Jones Merc. Agency, D. P., J. W. Duncan, 1206 Century Bl.
Jones Merc. Agency, D. P., R. B. Patton, 1206 Century Bl.
Jones Merc. Agency, D. P., J. B. McCabe, 1206 Century Bl.
Kalamazoo Loose Leaf Binder Co., E. W. Curry, 206 Union Arcade.
Kaufman's, Wm. May, Smithfield and 5th Ave.
Kaufman's, F. W. Flotwell, Smithfield and 5th Ave.
Kaufman's, A. Lickenbaugh, Smithfield and 5th Ave.
Kaufman & Baer Co., H. Baum, Smithfield and 6th Ave.
Kaufman & Baer Co., Miss G. E. Frae, Smithfield and 6th Ave.
Kaufman & Baer Co., Miss M. B. Meyer, Smithfield and 6th Ave.
Laird Co., W. M., Edw. F. Kram, 622 Liberty Ave.
Laird Co., W. M., A. J. Ruetters, 622 Liberty Ave.
Lazarus-Mensch Co., E. A. Dietzel, 243 5th Ave.
Lazarus & Mensch Co., A. A. Lazarus, 243 5th Ave.
Lechner & Schoenberger, H. Lechner, 631 Liberty.
Loftis Bros. & Co., W. T. Sanford, 616 Liberty.
Lewin & Neiman Co., Max Pearlstein, 305 Smithfield.
Ludebuhl & Son, P., Geo. Ludebuhl, 6209 Frankstown Ave.
McCausland Piano Store, T. E. McCausland, 213 7th St.
McCloy Co., A. W., Miss E. M. Crowley, 642 Liberty Ave.
McCreery & Co., Dan Marks.
McCreery & Co., H. C., H. C. Engel, Wood and 6th.
McCreery & Co., F. C. Spreen, Wood and 6th Ave.
McCulloch Drug Co., P. W. Gould, 706 Smithfield St.
McElveen Furn. Co., H. J. Herron, 527 Penn. Ave.
McElveen Furn. Co., E. P. Yost, 525 Penn.
McKennon Drug Co., O. F. Wolf, 506 Penn. Ave.
Mansmann Co., A. J., A. J. Mansmann, 5911 Penn.
May-Stern Co., T. F. Dunn, 914 Penn.
Mellor Co., C. C., H. B. Mead, 604 Wood St.
Meyer & Jonasson Co., Miss L. Graham, Liberty and Oliver.
Miller & Woodward, H. E. Woodward, Jr., 3751 Bigelow.
Molin, P. M., Emil O. Bert, 254 5th Ave.
Oetting, O., 643 Smithfield.
Paulson Bros. Co., F. Armstrong, Jr., 515 Wood St.
Pittsburg Gage & Sup. Co., J. G. Reuter, Box 1236.
Pittsburg Uniform Tailoring Co., S. Stengel, 3037 Jenkins Arcade.
Porter Shop, Miss L. Porter, 115 S. Highland Ave.
Price, Will, J. Raymond Price, 207 6th Ave.
Pullman Taxi Service Co., W. S. Laird, 200 S. Hiland Co.
Pyle, Will, 910 Liberty Ave.
Queen Quality Boot Shop, R. W. Crabb, 235 5th Ave.
Reizenstein & Sons, C., C. L. Reizenstein, 711 Liberty Ave.
Retail Butchers' & Meat Dealers' Pro. Ass'n, C. C. Bradley, 406 House Bldg.
Retail Grocers' Prot. Union, J. V. Loughran, 206 Lyceum Bldg.
Retail Gro. Protective Union, C. A. Bell, 206 Lyceum Bldg.
Reymer Bros., Inc., B. Dangerfield, Jr., Forbes & Pride.
Roberts & Sons, Inc., John M., J. L. Roberts, 435 Market.

PITTSBURG—*Continued*

Rosenbaum Co., Miss M. A. Schwalm, Liberty and 6th.
Rosenbaum Co., L. Sondheim, Liberty and 6th.
Runnette & Sons, W., C. W. Runnette, 4126 Butler St.
Schroeder Piano Co., G. Schroeder, 820 Liberty.
Schuck & Krum, T. A. Krum, 3112 Jenkins Arcade.
Scott Co., John A., J. A. Scott, Jr., 5821 Penn.
Shields Corset Shop, K. C. Shields, 210 Oliver.
Sipe, Sam F., 339 5th Ave.
Smit Co., M. J., G. Kockendoerffer, 212 5th Ave.
Smit-Lewis Co., Lewis Emanuel, 624 Liberty Ave.
Smith Co., A. W., I. C. Harper, Keenan Bldg.
Smith & Son Co., Lee S., Charles Peterson, Keenan Bldg.
Solomon-Bibro Co., Miss L. Alexander, 506 Market St.
Sorosis Shoe Co., B. K. Alward, Jenkins Arcade.
Stevenson & Co., Geo. K., W. H. Stevenson, 606 Wood St.
Stoebener, G. H., 6227 Penn.
Strickler Studio, J. D. Strickler, 6008 Penn.
Union Electric Co., W. M. Hartt, 933 Liberty.
Verner Co. C. A., W. B. McConnel, 225 5th Ave.
Wattles & Sons, W. W., A. W. Hepler, 517 Wood St.
Welden Co., J. R., J. A. Brown, 415 Wood.
Wilkens & Co., Henry, J. G. Matthews, 312 Pittsburg Life Bldg.
Williams, Mrs. E. A., H. C. Sheaff, 621 Penn Ave.
Wilson, Geo. M., James G. Blair, Smithfield and 7th.
Witt Music Co., W. H. Witt, Jenkins Arcade.
Zeugschmidt, H., 122 Sheridan Square.

RHODE ISLAND

PROVIDENCE

Credit Rating Bureau, Providence Chamber of Commerce, H. Nelson Street

Belcher & Loomis Hdwe. Co., H. F. Barker, 93 Weybosset St.
Outlet Co., The, Weybosset St.
Samuels & Bro. Inc., J., J. J. Pincus, Weybosset St.
Shepard Co., Wm. F. Sears, 259 Westminster.

SOUTH DAKOTA

ABERDEEN

Watkins Service, C. M. Branson, 21 Hagerty Block.

SIOUX FALLS

Keith, A. J.

WATERTOWN

Merchants' Association, O. C. Turner, 119 S. Broadway.

TENNESSEE

BRISTOL

Retail Merchants' Association, B. E. Ballard.

Bristol Gas & Elec. Co., R. E. Lauders, 615 State St.
Bunting & Son, J. E. Long, 420 State.
Cawwod, H. M., Grocer, 35 6th St.
Dosser Bros., Miss Loula Long.
Hecht, Herman, Max Marks, 28 6th St.
King Co., H. P., J. W. Umstadt.
Mitchell-Powers Hdwe. Co., W. B. Gillispie.
Moorman Motor Co., J. P. Moorman.
Perry, Isaac, Abe Perry, 507 State St.
Smith-Blakley Co., W. H. Blakley.

BRISTOL—*Continued.*

Sterchi Bros. Co., H. K. Buchanan, 638 State.
Taylor's Dept. Store, H. A. Levison, 629 State.
Wood-Nickels Co., Green Royster.
Wyman Co., Jas. G., Jas. G. Wyman, 525 State.

CHATTANOOGA

Miller Bros. Co., A. T. Ham, 7th and Broad.

JOHNSON CITY

City Shoe Store, J. Smith Anderson, 244 Main.
Dosser Bros., R. N. Dosser.
Evans-Hill Co., R. H. Evans.
Hart & Houston Store, The, E. D. Houston, 313 Main.
Masengil's, J. M. Masengill, 246 E. Main.
Sterchi Furn. Co., J. G., F. S. Henderson.

KNOXVILLE

Retail Credit Men's Association, T. D. Easterly.

Anderson, Jim, Robert M. McMillan, 611 Locust.
Amrstein, M. B., Mrs. A. M. Donahoe, P. O. Box 337.
Burns Co., T. E., D. C. Bacon, 321 Wall.
Cook Co., H. J., Chas. C. Cook, 409 Gay St.
Cureton's, E. H. Cureton, 517 Gay.
Edington Clo. Co., M. O. Currier.
Georges & Sons, S. H., R. A. Jarnagin, Gay and Wall St.
Gillispie Bros. Shoe Co., Frank A. Gillispie, 411 Gay.
Gaut-Ogden Co., John A. McCaller, 514 Gay.
Hall's Sons, J. S., Olin O. Berry, 18 Market Square.
Harbison Shoe Co., T. L. Perry, 2 Market Sq.
Hope Bros., Inc., Miss Leslie L. Goddard, 519 Gay.
Kreis & Keiner Shoe Co., E. L. Keiner, Box 598.
Lowe-Hord Hdwe. Co., W. A. Moore.
Miller's, L. H. Petree, 429 Gay.
Newcomer Co., M. M., Wm. E. Harton, Gay St.
Square Drug Co., Jno. H. Morrell.
Sherwin-Williams Co., The, F. L. Hambaugh.
Sterling-Crumbliss Hdwe. Co., E. G. Andrews, 318 Gay.
Woodruff Hdwe. Co., W. W., H. A. E. Parsons, 424 Gay.
Woods & Taylor, W. P. Taylor.

MARYVILLE

Newcomer Co., M. M., R. B. Bass.

MEMPHIS

Retail Credit Men's Association of Memphis, M. G. Liberman, Secretary.

Armstrong Furn. Co., J. C. Armstrong, 59 N. Main.
Avery & Son, B. F., Robt. A. Spicer, 169 S. Front.
Bank of Commerce & Trust Co., Ed. Ride, 12 S. Main.
Bannon Coal & Ice Co., Geo. R. Bellingsley, 12 W. Georgia.
Barbaro & Co., A. S., R. E. Emmer, 99 S. Main.
Barnes, Inc., W. E., C. M. Perryman, 151 S. Main.
Beasley, Inc., Jno. A. Stalm, 115 S. Main.
Binswanger & Co., M. S. Binswanger, 645 Union.
Bluff City Elec. Co., C. B. Rutledge, 26 S. Second.
Bootery, The, F. D. Cook, 43 S. Main.
Bradstreet Co., James R. Tucker, Central Bank Bldg.
Braver, J. B., J. B. Braver, Exchange Bldg.
Bridges-Herbers Coal Co., R. A. Bridges, Box 747.
Broadway Coal & Ice Co., M. S. Lemman, Exchange Bldg.

MEMPHIS—*Continued.*

Brodnax, Inc., Geo. T., Otto Wagner, 22 S. Main.
Brown & Borum Co., H. L. Brown, 296 Madison.
Bry-Block Mercantile Co., Main and Jefferson.
Bruce & Co., J. P. J., H. C. Wonder, 843 Union.
Burk & Co., Chas. Rothschild, 22 S. Main.
Burroughs Add. Machine Co., Arthur J. Doyle, Exchange Bldg.
Caradine Shoe Co., R. E. Caradine, 63 N. Main.
Carroll & Co., H. A., H. A. Carroll, 117 Union.
Central-State National Bank, T. M. Salter, Main and Madison.
Chears Floor & Screen Co., H. R. Chears, 217 Court Ave.
City Coal Co., L. S. Lawo, 367 Jackson.
Clarke & Bros., E. H., T. A. Clarke, 18 S. Main.
Clover Farm Dairy Co., R. E. Mitchell, 789 Union.
Coda, Pete, Pete Coda, 988 Jackson.
Collier, James D., Union and Planters Bank Bldg.
Collins, Jno. J., 155 Union.
Commercial Trust & Sav. Bank, Abe Lewis, Box 1046.
Commercial Publishing Co., J. W. Hayes, 2nd and Court.
Consumers' Ice & Coal Co., Geo. H. Tobias, Beale and Orlean.
Cooke Printing Co., N. A. Cooke 120 Monroe.
Cook & Co., A. J., A. J. Cook, Decatur & N. & L. Ry.
Corliss-Seabrook Co., C. P. Seabrook, 130 Monroe.
Crescent Jewelry Co., Chas. W. Myers, 25 N. Main.
Cronin, Baker & Tindall, T. Wm. Baker, 339 Madison.
Crump Lime & Cement Co., C. M. Crump, Lamar and Willett.
Cusack Co., Thos., V. M. Rogers, 285 Poplar Ave.
Davis Coal Co., Neal Maxwell, Foot of Butler St.
Daily Court News, P. T. Jones, 149 Poplar Ave.
Depositors' Savings Bank & Trust Co., J. F. Dickinson, Byrd Bldg.
Electric Novelty Co., R. L. Clift, 123 Monroe.
DeSota Hardware Co., Austin Carey, 60 Monroe.
Douglas, C. M., Jackson and Dunlap.
Dun & Co., R. G., Chas. H. Phillips, 40 S. Main.
Early Printing Co., Eugene Early, Jr., 94 S. Second.
Economy Coal Co., L. C. Schaffler, 425 High.
Ellett & Farrington, Drs., E. S. Eddins, Exchange Bldg.
Elliott-Fisher Co., Hugh Francis, Jr., 538 Randolph Bldg.
Erskine & Smith, W. G. Erskine, 1601 Central Bank Bldg.
Fair, The, D. M. Alperin, Main and Gayoso.
Farrell-Calhoun P. & G. Co., E. L. Montevérde, 50 S. Second.
Fisher & Co., D. A. Fisher, Fisher Bldg.
Fischer Lime & Cement Co., W. N. Frey, 269 Walnut.
Fitzhugh, J. W., Union and Planters Bank Bldg.
Flower Shop, The, J. A. Harris, 84 Madison.
Floyd Piano Co., L. H. Floyd, 126 Monroe.
Foltz & Son, I., Sidney Foltz, 221 Madison.
Fortune-Ward Drug Co., W. H. Fortune, 111 Madison.
Four-Sixteen Tire & Vulc. Co., C. E. Rountree, Marshall and Union.
Frankenstein & Bernatzsky, Joe Solomon, 137 S. Main.
French Shop, The, Lottie L. Levy, Exchange Bldg.

MEMPHIS—*Continued.*

Galloway-Eberhart Coal Co., Chas. S. Eberhart, 4 S. Front.
Hotel Gayoso, A. L. Parker, S. Main St.
Gayoso Trunk & Bag Co., V. W. Beaumont, 142 S. Main.
Gerber Co., The Jno., G. A. Lawo.
Gideon, P. H., Central Bank Bldg.
Godbold & Webb, Mrs. F. J. Godbold, 214 S. Main.
Golden Eagle Clo. Co., The, Max Dinkelspiel, 99 S. Main.
Goldsmith & Sons Co., J., A. L. Hach, 125 S. Main.
Goodman & Bach, J. J. Bach, 94 S. Main.
Goodman, Julius, Miss Olive Schloss, 3 S. Main.
Goodwin-Goodell Opt. Co., H. R. Goodell, 31 S. Main.
Graves, A., A. Graves, 92 S. Main.
Graves & Bros., W. C., W. C. Graves, 11 N. Main.
Gray Bros., E. W. Gray, 44 S. Second.
Guaranty Bank & Trust Co., L. C. Humes, 156 Madison.
Guilfoyle, E. A., E. A. Guilfoyle, 145 Madison.
Halle, Phil M., Phil M. Halle, 113 S. Main.
Halle, Phil A., Chas. B. Richards, Exchange Store.
Hamner-Ballard Drug Co., Chas. H. Nash, 15 S. Main.
Hattendorf & Co., A. Hattendorf, 4 S. Main.
Henderson, Ben R., Germania Bank Bldg.
Henderson, Dr. Robert G., Exchange Bldg.
Hinton & Son, J. T., A. J. Keisling, 173 Union.
Hood Printing Co., Waring Sherwood, McCall Bldg.
Houck Piano Co., O. K., W. F. Christian, 103 S. Main.
House Bond Hdwe. Co., H. A. Crumley, 101 S. Main.
Hub Clothing House, The, Geo. F. Lane, 17 N. Main.
Hull Plumbing Co., J. W., J. I. Englerth, 239 S. Bellvue.
Hunt-Berlin Coal Co., J. P. Ridgway, Box 952.
Hunter & Co., Inc., Frank B., J. I. Englerth, 203 Central Bank Bldg.
Hurlburt Bros., C. W. Hurlburt, 241 S. Main.
Idlewild Greenhouses, Miss Vera Daniel, 79 S. Main.
Idlewild Grocery Co., H. L. White, 2 N. McLean.
Industrial Bank & Trust Co., W. L. Robinson, 28 N. Second.
Jacobs, Dr. A. G., 508 Goodwyn Inst. Bldg.
Jennings Furn. Co., V. L. Simmons, 124 S. Main.
Johnson's Greenhouses, W. C. Johnson, 153 Madison.
Johnston & Vance, A. F. Harvey, 51 S. Main.
Jones, Homer K., Falls Bldg.
Kelly, John D., Union and Planter Bank Bldg.
Kenny Co., C. D., I. J. Scharff, 182 S. Main.
Kerschner Piano Co., W. C. Reinhart, 92 S. Main.
Kimball Co., W. W., R. M. Ham, 160 Madison.
Kinnie Co., John R., Jno. R. Kinnie, 8 N. Front St.
Knowlton Co., P. C., P. S. Knowlton, P. O. Box 1078.
Kraus & Co., L. Bensinger, 726 Madison.
Kremer, M., Bank of Commerce Bldg.
Lake & Dunham Adv. Agency, Inc., Henry Lake, 71 Porter Bldg.
Lanier's Pharmacy, J. S. Lanier, Bellevue and Linden.
Lgtura-Whitten Coal Co., Edgar Lee, 443 N. Decatur.

MEMPHIS—*Continued.*

Lawo Coal & Coke Co., L. H. Carlisle, 63 Madison.
Lee Furniture Co., David Lee, 316 S. Main.
Lee Lumber Co., C. D. Wailes, 867 Rayner.
Levi & Greif, D. Levi, 106 S. Main.
Levy's Lady's Toggery, Jos. B. Levy, 100 S. Main.
Liberty Sav. Bank & Trust Co., M. G. Bailey, 150 Madison.
Loeb Shirt Co., Henry, W. C. Christiansen, 115 Monroe.
Lowenstein & Bro., B., L. Kiersky, Main and Court.
Lytle Elec. Co., P. W. Lytle, Monroe and Second.
McCreery-Phealan Co., B. F. McCreery, 259 Monroe.
McDowell & Monteverde, W. A. McDowell, 15 S. Third.
Marx & Bensdorf, Chas. J. Haase, 152 Madison.
Mason, Carrington & Son, A. F. Mason, Union & Planters Bank Bldg.
Mathes Bros., Ben Mathes, Central Bank Bldg.
Monaghan Co., Matt, 73 N. Jefferson.
Mauss, Harry B., Union and Planters Bank Bldg.
Memphis Auto Sup. Co., D. Wurtzberger, 40 S. Second.
Memphis Association of Credit Men, C. O. Fume, Randolph Bldg.
Memphis Battery Service, F. J. Wright, Box 734.
Memphis Elec. Co., H. G. Street, 285 Madison St.
Memphis Gas & Elec. Co., J. A. Ramier, 12 S. Second.
Memphis Ice Cream Co., Mrs. L. F. Broadway, 15 N. Lauderdale.
Memphis Linotype Printing Co., P. L. Brent, 56 N. Third.
Memphis News Scimitar, Bernard Cohn, Madison and Third.
Memphis Sav. & Loan Corp., S. Ogilvie, 100 Goodwyn.
Memphis Tire & Vulc. Co., A. T. Davis, 32 S. Second.
Memphis Press, J. A. Keefe, 243 Jefferson.
Metcalf Bros., Robt. Metcalf, 416 Exchange Bldg.
Mills Pharmacy, W. M. Outten, 781 Sixth St.
Missouri-Portland Cement Co., A. A. Dodson, Union and Planter Bank Bldg.
Moore's Pharmacy, Lavalle Moore, 940 S. Cooper.
Moseley-Robinson Drug Co., T. O. Robinson, 195 S. Main.
Morrison-Rawlings Co., J. J. Morrison, Goodwyn Inst. Bldg.
Mulford Jewelry Co., L. W. Holthofer, 6 S. Main.
National City Bank, Chas. W. Thompson, 120 Madison.
Navarra Tire Co., Samuel Navarra, 635 Marshall.
Nelson Co., Inc., W. L., Wm. P. Nelson, Union and Planter Bk. Bldg.
Newsum, W. A. Clary, 4th and Monroe.
Norris & Co., J. W., J. W. Norris, 275 Madison Ave.
Northcross Mantel & Grate Co., W. J. Northcross, 71 Union Ave.
North Memphis Sav. Bank, J. T. Walsh, Main and Adams.
Oak Hall Clo. House, M. M. Gattman, 55 N. Main.
Odum, Taylor & White, T. R. Wilson, 49 N. Main.
Peabody Hotel, B. S. Parker, Main and Monroe.
Pearce & Co., A. W., A. W. Pearce, Union and Planters Bank Bldg.
Poiser, The Tailor, H. W. Lawless, 48 S. Main.
Perel & Lowenstein, Wm. P. Lowenstein, 168 S. Main.

MEMPHIS—*Continued.*

Phillipi-Wishart Co., J. T. Ambrose, 162 S. Main.
Picchietti & Sons, A., J. B. Picchietti, S. Wellington and Lucy.
Pidgeon-Thomas Iron Co., W. G. Thomas, 94 N. Second.
Pittsburg Coal Co., Wm. S. Lawo, Beale Ave. and S. Wagner.
Pittsburg Plate Glass Co., R. H. Lohmar, 181 Madison.
Pool, O. C., 237 S. Cooper.
Potts-Mallory-Davis Co., L. &. N. and Waldron.
Pryor-Battle Drug Co., W. C. Pryor, 835 Poplar.
Pullen Agency, Warren, Warren Pullen, Box 715.
Purity Oil Co., E. H. Cannon, Jr., 603 Monroe.
Putzel & Co., L. Leo. Putzel, 27 S. Main.
Quigley Tire & Rubber Co., F. J. Quigley, 663 Marshall.
Raney Millinery Co., Mrs. Mamie Raney, 119 Madison.
Remedial Loan Society, L. T. McGaughran, Exchange Bldg.
Remington Typewriter Co., E. S. Hedrick, 146 Madison.
Renkert & Co., A., A. Renkert, Main Exchange.
Rhea Coal Co., Thos. T. Rhea, 831 Rozelle.
Rhodes Furn. Co., J. R. Jackson, Main and Jefferson.
Roberts-Bond Hdwe. Co., W. N. Bond, 201 S. Main.
Rosenfield Co., Joseph, Joseph Rosenfield, 134 S. Main.
Royal Trunk & Bag Co., W. C. Robinson, 62 S. Main.
Roy, G. T., 140 S. Main.
Royal Typewriter Co., C. S. Hubbard, Exchange Bldg.
Scharff, H., G. Scharff, 949 McLenmore.
Schlecht Motor Sales Co., G. F. Schlecht, 282 Madison.
Seesel, Arthur N., H. C. Schafer, 18 N. Second.
Shannon, Reynolds & Bone, Chas. Shannon, Union and Planters Bank Bldg.
Sherron Shoe Co., W. C. Schalmeyer, 78 S. Main.
Shop of Culture, C. J. Farris, Main and Monroe.
Sibley-Bolling, Germania Bank Bldg.
Silverberg, Milton B., M. B. Silverberg, Scimitar Bldg.
Six-Thirty-eight (638) Tire & Vulc. Co., Alf. Goldschmid, Union and Dudley.
Smith & Co., W. A., Box 565.
Smith & Wallace, Robt. W. Wallace, Goodwyn Inst. Bldg.
Snow, Church & Co., E. O. Warling, Exchange Bldg.
Spears Shoe Co., Ben, Ben Spears, 128 S. Main.
Stewart Bros. Hdwe. Co., W. R. Kendall, 86 N. Main.
Streuli Coal Co., Edwin Streuli, 72 W. Court.
Summerfield, H. I., Oscar Postol, 47 N. Main.
Summerfield, J., J. S. Sandford, 51 N. Main.
Taylor Co., A. R., Cramer Sexton, 46 S. Main.
Taylor Co., Kennon, Kennon Taylor, Madison and Taylor.
Tamm, Sidney L., Madison and Cleveland.
Thompson Bros., Frank Thompson, 176 N. Main.
Tisdale & Co., Lew. Enoch F. Walton, 203 Madison.
Toof & Co., S. C., J. Roy Curtis, 195 Madison.
Towner & Co., Inc., G. L. West, Monroe and Second.
Tri-State Paint Co., Stuart McDowell, 92 N. Main.
Tucker-Mosby Seed Co., O. F. Tucker, 60 S. Front.
Underwood Typewriter Co., C. E. Chapleau, 79 Monroe.

MEMPHIS—*Continued.*

Union Motor Car Co., A. L. Derryberry, Monroe and Third.
Union & Planters Bank & Trust Co., D. C. Gant.
Union & Planters Bank & Trust Co., J. A. Goodman, 77 Madison.
Union Sav. Bank & Trust Co., F. S. Omberg, 76 Madison.
Vogue, The, H. Moltasch, Bank of Commerce Bldg.
Vorder-Bruegge Auto Co., E. C. Molte, 72 Cooper.
Walles & Booth, A. L. Booth, 88 N. Main.
Weiss Pharmacy, Fred G. Weiss, 69 S. Main.
Wellford Sons Co., Thos., Thos. Wellford, 65 Madison.
Whitmore, R. H., 151 Monroe.
Williamson & Co., S. L., W. F. Ogden, 73 Madison.
Wills & Co., E. F., W. D. Wills, Bank of Commerce Bldg.
York Lumber & Mfg. Co., C. P. Bodene, 823 S. Bellvue.
Zellner Shoe Co., H. B. Jordon.

NASHVILLE

Retail Credit Men's Association, R. H. Poindexter.

Abrahams Modern Shoe Co., Julius Abrahams.
Anderson & Co., A. F., A. F. Anderson.
Armstrong's, A. L. Armstrong.
Bernstein Co., Maurice Lusky.
Blackwood Tire Co., Frank Johnson.
Brandon Ptg. Co., Drake Hyde.
Broadway National Bank.
Burke & Co., J. C. Gibson.
Cain-Sloan Co., Frank Braden.
Calhoun & Co., Geo. R., Percy Williams.
Castner, Knott Co., Geo. Sedberry.
Coles Gro. Co., E. L., Alvin Lashlee, Commins Station.
Crone & Jackson, Jno. Coode.
Davie Ptg. Co., Jno. Davie.
Davitt, Chas., Anthony Davis.
Dury Co., G. C., G. C. Dury.
Ellis Shoe Co., Bessie Collier.
Famous Shoe Co., Eli Redelsheimer.
Fashion, The, Joe Jacobs.
Franklin & Son, Sol., Jesse Judd.
Harley-Holt Fur Co., E. L. Holt.
Hermitage Laundry, J. E. Fanning.
Hermitage National Bank, Jno. Wilson.
Hill Millinery Co., Harry Weis.
Hirshberg Bros., M. M. Sobel.
Houck Piano Co., O. K., J. E. Tanksley.
Huddleston-Cooper Co., B. C. Nance.
James-Sanford Agcy., Volney James.
Jarrett & Dudley, D. J. Jarrett.
Joseph's Millinery, Harry Joseph.
Joy Floral Co., Tom Joy.
Kuhn, Cooper & Geary, F. E. Kuhn.
Lebeck Bros., W. H. Bennett.
Loveman, Berger & Teitlebaum, D., R. H. Poindexter.
Loveman, Berger & Teitlebaum, Miss Annie M. Polk.
Lowenheim & Co., D., D. Lowenheim.
Lowenstein & Bro., S., Sol Lowenstein.
Lyle Co., The, Robt. Lyle.
McEwin Laundry Co., O. W. Staley.
Maxwell House Shoe Co., Mrs. Grace Betty.
Meadows & Sons, Jno. A., Jno. A. Sullivan.
Mitchell's, C. Hobson Smith.
Montgomery & Co., E. H. Cullum.
Morris Bank of Nashville, H. L. Sperry.
Morse & Co., Joe, I. B. Morse.
Nashville Bridge Co., J. H. Corbitt.
Nashville Ry. & Lt. Co., J. R. Harris.

NASHVILLE—*Continued.*

Nashville Sav. & Loan Corp., A. J. Johns.
Petway-Reavis Co., Ed Petway.
Phillips & Buttorf Mfg. Co., Chas. Kinkead.
Remy-Nance, Thos. Remy.
Rich, Schwartz & Joseph, Arthur Joseph.
St. Bernard Coal Co., W. F. Helton.
Sherwin-Williams Paint Co., E. C. Young.
Souhr, Lovell, Hampton, Albert Souhr.
State Bank & Trust Co., J. F. Archard.
Stief Jewelry Co., B. H., Pearl Bledsoe.
Style Shop, The.
Thompson & Co., I. J. Ready.
Timothy D. G. Co., Miss Lillian Castleman.
Tinsley Millinery Co., J. D. Partlow.

TEXAS

AMARILLO

Amarillo Bus. Men's Association, R. O. Walkup.

AUSTIN

Scarbrough & Sons, E. M., D. W. Moffatt.

BEAUMONT

Retail Merchants' Association, Sam S. Solinsky.

Eastham, Ed. E.
Fashion, The, Abe Solinsky.
Neches Elec. Co., Miss M. Nebgen.
Phoenix Furn. Co., J. J. Solinsky.
Roos Bros., Nathan F. Roos.
Rosenthal Dry Goods Co., G. B. Wiess.
Sutton Shoe Co., H. W. Sutton.
Szafir & Son Co., E., J. C. Riggs.
Thames Drug Co., Miss H. Lowenstein.
Tyrrell Hdwe. Co., N. A. Simmons.
Uhry, H. & M., Sid Levy.
White House Dry Goods Co., Jno. L. Cottingham.
Wilson Hdwe. Co., E. L., Chas. L. Berly.

CALL JUNCTION

Miller, E. A.

CRANDALL

Gibson, J. W., B. E. Yates.

DEL RIO

Flores, F. M.
Roach-McLymont Co., C. C. Wilcox, Box 845.

DONNA

Fletcher, Donna H.

DALLAS

Dallas Retail Credit Men's Association, J. E. K. Chilton.

Adolphus Auto Rent Co., M. J. Burton.
American Exchange National Bank, F. H. Blankenship.
Anderson Furn. Co., E. M. Anderson.
Bailey-Sanders Co., G. Arnold Bailey.
Bale Tire & Rubber Co., E. L. Bale.
Bozarth's Millinery, Mrs. Annye Bozarth.
Buell Planing Mill, J. S. Burgess.
Burrough Adding Machine Co., A. W. Senton.
Burton Lumber Co., W. B. Ferguson.
Bush & Gerts, Jos. Goodpaster.
Campbell Paint & Paper Co., D. P. Jones.
Central State Bank, Raymond Campbell.
City National Bank, Lang Wharton.
Clem Lumber Co., R. H. Clem.
Columbian Optical Co., W. C. Lambert, 1413 Main.
Craddock & Smith, E. M. Craddock.

DALLAS—*Continued.*

Craddock, Grocer, J. E., 2219 S. Ervay.
Cullem & Boren, J. A. Denson.
Dallas Band House, Geo. A. Lake.
Dallas County State Bank, Milton F. Brown.
Dallas Dispatch, Ben Calhoun.
Dallas Elec. L. & P. Co., W. H. F. Judd.
Dallas Floral Co., H. F. Greve.
Dallas Gas Co., C. A. Caldwell.
Dallas Ice & Light Power Co., Seth Strong, Jr.
Dallas Morris Plan Co., T. P. Junkin.
Dallas Plumbing Co., C. L. Dickerson.
Dallas Telephone Co.
Dorsey Co., The, R. M. Moore, 1000 Commerce.
Dreyfuss & Son, Frank L. Fallon.
Dysterbach Co., Sam. S. A. Dysterbach.
Els Bakery, Jas. G. Els.
Everts Co., Arthur A., W. A. Wallace, 117 Waverly Drive.
Ewalt & Adams Co., R. M. Ewalt.
Fakes Furn. & Carpet Co., J. O. Yeargan, 400 S. Waverly Drive.
First State Bank, A. H. Estes.
Fishburn Clo. Co., D. & D., J. S. Davis.
Frank Boot Shop, Dave, Dave Frank.
Franklin Motor Car Co., Ellis Knighton.
Frantz-Premier Elec. Cleaner, J. E. Frank, 1719 Live Oak.
General Tire Service, Robt. William.
Gift Shop, The, Marcus Baerwald.
Goggan & Bro., Thos., B. Heyer.
Goldberg & Son, H., Ben E. Goldberg.
Goldsmith D. G. Co., E. E. Turquette.
Gray Rubber Co., C. H., J. E. Quarles.
Green & Co., W. A., Walter C. Temple.
Griffiths Lumber Co., T. W. Griffiths.
Groves-Barnes Lumber Co., H. R. Groves.
Hargreaves Ptg. Co., Chas. M. Walton.
Harris & Co., A., Robert Stern.
Hart-Toole Furn. Co., A. L. O'Neale.
Huey & Philip Hdwe. Co., Z. E. Ziegelmeyer.
Hunt Gro. Co., C. M. Page.
Hurst Bros. Co., Roy Carter.
Kahn & Co., E. M., I. C. Block.
Kahn Shoe Co., H. F. Roberts, 1204 Elm.
Kalamazoo Loose Leaf Binder Co., W. T. Martin.
Klein Bros. Co., H. W. McMillan.
Koenigsburg, Tailor, S.
Lang Floral & Nursery Co., Otto Lang.
Langley Motor Co., Sam Feagins.
Lingo Lumber Co., E. V. Mumpower.
Linz Bros., Simon Linz.
Loudermilk, Undertaker, Geo. W., G. G. Campbell.
McGuire C. & P. Co., J. B. Heinen, 2100 S. Ervay.
McNab, Jas. A., 2701 McKinney.
Magnolia Petroleum Co., G. A. Barnes.
Marsh-Marley Music Co., A. M. Belsher.
Marvin Drug Co., Z. E. Marvin.
Metzger's Dairy, Carl Metzger.
Moroney Hdwe. Co., E. P. Kirkpatrick.
National Bank of Commerce, J. B. Adoue, Jr.
Neiman-Marcus Co., O. C. Lund.
Oak Cliff Furn. Co., W. A. Bauman.
Oak Cliff Grocery Co., R. D. Suddarth.

DALLAS—*Continued.*

Oak Cliff Pharmacy, L. O. Donald.
Oak Cliff State Bank & Trust Co., H. C. Barnard.
Oriental Oil Co., Carl Wollner.
Parker, Claude L., care Parker Bros. Library Bureau.
Phonograph Shop, Inc., N. B. Johnson.
Pike & Kramer, Irwin Kramer.
Potter Laundry, J. S. Potter.
Pulliam-Trewitt Fuel Co., H. S. Trewitt.
Quick Tire Service Co., J. R. Turner.
Reese Millinery Co., J. S. Reese.
Remington Typewriter Co., A. C. Plage.
Rodgers-Meyers Furn. Co., T. F. Vorderkunz.
Roos, Inc., Gus, W. O. Furgason.
Sanger Bros., Max J. Rosenfield.
Security Merc. Agency, C. B. Zuber, 330 Western Indemnity Bldg.
Security National Bank, J. W. Royall.
Selman, J. Shade, Southland Hotel Bldg.
Shaw Jewelry Co., Jos. Cohen.
Sherwin-Williams Co., J. P. Davis.
Slaughter & Mayfield, J. B. Moses.
Smith & Bros., L. C., Jno E. York.
Smith & Lamar, C. W. Bell.
Sommers, Jeweler, E. Lawrence.
Southwestern Life Ins. Co., R. R. Lee.
Southwestern Tel. Co., E. L. Innes.
Stevenson-McKey Ptg. Co., W. J. Stevenson, 211½ Center.
Stewart Office Supply Co., W. W. Stewart, 1919 Main.
Stier's Laundry, Inc., J. N. Stier.
Tenison National Bank, J. D. Gillespie.
Tenn. Farm Dairy, Lindsley Waters.
Titche-Goettinger Co., Sam Hymes, Elm and Ervay.
Universal Multigraphing Co., R. G. Burford.
U. S. Tea & Coffee Co., Geo. N. Wilson, 1629 Elm.
Van Winkle's Book Store, F. D. Van Winkle.
Volk Bros., E. A. Thatcher.
Weichsel Co., C., E. G. Marlow.
Welland Undertaking Co., Chas. F. Welland.
Wimberly Gent's Furn., Wert, Wert Wimberly, Oriental Hotel Bldg.
Western Automatic Music Co., D. L. Whittel.
Wilkins Trunk Co., Julius Adler.
Yeargan Sta. Co., H. F. Yeargan, 1507 Commerce.

FORT WORTH

Retail Credit Men's Association, A. A. Billingsley, Secretary.

Alford & Co., T. R., T. R. Alford.
Allgaier & Co., G. E., G. E. Allgaier.
Anderson Co., A. J., F. M. Peterson.
August, A. & L., A. C. Broussard.
Baker Bros., Will Baker.
Barnes Co., L. A., F. H. Barnes.
Black, J. R. Attorney.
Brown, Millinery, Mrs. G. V.
Cameron & Co., Wm., C. A. Amis.
Campbell Glass & Paint Co., Ray Heaster.
Coleman's Millinery, C. C. Coleman.
Collins Art Co., W. Collins.
Coulson's Drug Store, Jack, Jack Coulson.
Crouch Hdwe. Co., A. C. Lowry.
Drumm Seed & Floral Co., Bert Smith.
Ellison Furn. & Carpet Co., H. L. Hendricks, 209 W. 7th St.

FORT WORTH—*Continued.*

Fair, The, L. W. Bevan.
Fakes & Co., J. A. Corbitt.
Farley, W. T., J. L. Stuckert.
Field-Lippman Piano Stores, E. I. Conkling.
Fry, H. J., Collector.
Gans Bros. Co., J. R. Parker.
Gernsbacher Bros., Jake Gernsbacher.
Gilbert, L. G., C. Y. Bowman.
Grammer, N. E., R. Grammer.
Halton, G. W., C. R. Hull.
Jackson's, S. F. Dugger.
Ladd Furn. & Carpet Co., E. A. Larkin.
Lowdon Co., The, R. Lowden.
Lubin's, H. F. Lubin.
Mitchell-Greer Co., R. E. Watson.
Monnig D. G. Co., Wm. Monnig, Jr., 1301 Main.
Pemberton Furn. Co., F. D. Martin.
Price Mercantile Co., L. B.
Quick Tire Service Co., T. B. Andrews.
Renfro Drug Co., L. Frith.
Rucker, Miss Beulah, Millinery.
Sanger Bros., H. O. Mueller.
Sherwin-Williams Co., G. F. Bunnell.
Shotts Electric Co., E. A. Shotts.
Stripling, W. C., J. C. Griffith.
Veihl-Crawford Hdwe. Co., B. F. Brewer.
Vogue, The, Guy L. Lindley.
Washer Bros., W. R. Frederick.
Whitley Paint & Paper Co., W. M. Whitley.
Wortham Electric Co., M. F. Wortham.

GALVESTON

Cohen, Robt. I., Sam Zander.
Fellman Dry Goods Co., H. B. Meyer.
Gengler Co., Inc., Peter, Peter M. Gengler.

HOUSTON

Houston Retail Credit Men's Association, C. W. Hurley.

Anderson's Drug Co., E. A. Anderson, 801 Main.
Barber Plumbing Co., E. A. Moody.
Barden Elec. & Const. Co., E. T. Barden.
Barringer & Norton Co., C. P. Younts.
Bering Co., C. L., H. K. Allison, 1009 Capitol.
Bering, Inc., C. L. & Theo., Jr., B. J. Heiman.
Bering Tire & Repair Co., Aug. C. Bering, Jr.
Bering-Cortes Hdwe. Co., N. C. Munger.
Binz-Settegast & Oliver, R. L. Gartner.
Boyle & Pendarvis, Inc., Jno. J. Boyle, 721 Main St.
Bradford-Brown Paint Co., V. J. Romanet, 918 Franklin.
Bush & Gerts Piano Co., W. W. Horton.
Bute Co., James, C. E. Shapley.
Carroll, Florist, Paul M. Carroll, 922 Texas.
Carter Music Co., J. W., Hy. Carter.
Cummings & Sons, Inc., E. C. Wilson.
Eganhouse Optical Co., J. G. Eganhouse, 713 Main St.
First National Bank, F. M. Law.
Foley Bros. D. G. Co., F. J. Matzinger.
George Co., Josephine, A. E. Levison, 802 Main.
Glass & Sons, Geo. L., J. R. O'Hara.
Goggan & Bros., Thos., C. C. La Saliniere, 706 Main.
Green & Bridges, Crawford.
Guaranty State Bank, E. C. Roberts, 206 Travis.
Hamilton Bros., W. E. Hamilton, Jr.
Hammersmith Bros., J. H. Hammersmith.
Haverty Furn. Co., B. J. Covey.
Houston Chronicle, F. Fox.

HOUSTON—*Continued.*
Houston Gas & Fuel Co., Wm. A. Raymond.
Houston Lighting & Power Co., Robt. S. Daunoy.
Houston Morris Plan Co., M. F. Hathaway, 201 Houston Land & Trust Co. Bldg.
Houston National Ex. Bank, W. S. Patton.
Houston Post, A. E. Clarkson.
Hudson Furn. Co., E. A., B. R. Baer, Sec.
Hurlburt-Still Elec. Co., A. J. Gaidry, 1101 Capitol.
Hutchinson & Mitchell, J. H. King.
James Furn. Co., Howard E. Tait, 700 Milam.
James Furn. Co., C. R. Williams.
Kalamazoo Loose Leaf Binder Co., R. R. Deets, 439 Kress Bldg.
Keown Hdwe. Co., J. B. Adoue.
Kerr, The Florist, R. C. Kerr.
Kiesling, A. E., E. A. Oberle.
Krupp & Tuffly, Inc., A. F. Kuhlman.
Landers & Co., L. W. Davis.
Leapold & Price, Inc., A. P. Todd.
Lechenger, L., L. Lechenger.
Levy Bros. D. G. Co., B. B. Schram.
Lumberman's National Bank, M. S. Murray, 418 Main St.
Mistrot & Co., G. A., R. B. Mistrot.
Mitchell Jewelry Co., J. L., W. C. Snodgrass, 614 Fannin.
Morris Bros., Milton A. Morris.
Munn Co., W. C., T. L. Loughridge.
Nathan's Co., Max H. Nathan, 620 Main St.
Quick Tire Service, J. R. Turner.
Randolph Paint Co., C. A. Dayvault.
Rein Printing Co., Donald Rein, 1112 Franklin Ave.
Saqowitz, Sanders.
Savage Tire Co., W. S. Curtis, 611 San Jacinto.
Schaeffer's Photo Co., L. C. Irons, 1011 Capitol.
Schep's Ready-to-Wear, Benjimin Scheps, 513 Travis.
Shelton & Ames, Jas. Shelton.
Shotwells, Inc., H. M. Cain.
Southern Tire & Repair Co., G. E. Blohm.
Southwestern General Elec. Co., M. F. Mason, 3rd and Railroad.
Stadtler Auto Supply Co., D. H. Herbut, 218 Shepherd.
State Bank & Trust Co., H. N. Wilkins.
Swartz Co., R. H., F. W. Hornaday, 117 Main St.
Sweeney Jewelry Co., J. J., H. A. Willrich.
Tel-Electric Co., H. G. Gilmore.
Teolin-Pillot Co., W. M. Hart.
Texas Mercantile Agency, C. W. Hurley, Sec.
Union National Bank, DeWitt C. Dunn.
Vick & Co., A. T., L. M. Dickson, 1013 Rusk Ave.
Waddel's House Furnishing Co., Earl Wilson.
Wall & Stabe Co., E. J. Perry, 806 Travis.

KYLE
Schmidt, J. H.

MIDLAND
Midland Merc. Co., W. A. Dawson.

PARIS
Crook Record Co., R. P. Berry.

PIDCOKE
Newton, W. I.

QUANAH
Baker, Hanna & Co.

SAN ANTONIO
Retail Merchants' Association, Adolf Grasso.
Alamo Auto Supply Co., Sam Nevelow.
Alamo City Music House, H. E. Ogg.

SAN ANTONIO—*Continued.*
Alamo Furn. Co., I. B. Hollowell.
Alamo National Bank, Ernest Brown.
Bailey Co., C. Y., Cole Y. Bailey.
Bedell Shoe Co., M. D. Newton.
Bell Jewelry Co., B. M. Hammond, 227 W. Commerce.
Beyer, A. F.
Blum Co., Emil, Max Blum, 318 E. Houston.
Callahan, S. X., H. H. Hurd.
Eagle Furn. Co., N. E. Fraser.
Field-Lippman Piano Co., E. B. Buford.
Fomby-Jones Co., F. S. Packard, 517 E. Houston.
Frank Bros., Sol Frank.
Frost National Bank, Geo. J. Pancoast.
Frost Bros. Co., W. C. Frost.
Graham & Collins, W. M. Graham.
Guarantee Furn. Co., F. B. McDonnel.
Guarantee Shoe Co., C. G. Finklea, 117 Alamo Plaza.
Hertzberg Jewelry Co., Max Goodman, 119 E. Houston.
Household Furn. Co., H. E. Lockhart, 144 S. Flores.
Hull Bros. Co., T. M. Miller.
Joske Bros. Co., T. W. Friedrich.
Joske Bros., C. H. Brewster, Jr.
Karotkin, Max, Joe Karotkin.
King Furn. Co., N. H. King.
Kirkwood & Wharton, H. G. Wharton.
Lacaud & Son Bank, H. M. Compton.
Lammers, O. S., W. S. Hennessy.
Martin-Wright Co., E. O. Haschke.
Mayor Piano Co., E. A. Mayor.
McElroy Drug Store, C. E. McElroy.
McNeel Jewelry Co., P. J., P. J. McNeel.
Moss, H. A., 331 W. Commerce.
National Bank of Commerce, S. A. Barclay.
Newton-Weller-Wagner, S. B. Weller, 129-131 W. Commerce.
Oriental Oil Co., Grover C. Cain.
Osborne, H. H., 514 E. Houston.
Peck Co., S. P., L. P. Peck.
Potchernick, Geo., 208 E. Houston.
Quick Tire Service, W. E. Mason.
Ransom & Silsbee, R. M. Silsbee.
Retail Merchants' Association, Adolph Grasso, 112½ W. Com.
San Antonio Morris Plan Co., H. Partee.
San Antonio Music Co., W. O. Stamps.
Schneider Ptg. Co., C. J. Schneider.
Shafer, A. H., W. P. Shafer.
Shelley Undertaking Co., Joe Shelley.
South Texas Music Co., Leon Walthall, 112-114 Ave. D.
Stowers Furn. Co., O. E. Thomas, Houston and Main.
Varga, Ben, 117 S. Flores.
Waller Implement Co., H. Waller.
Washer Bros. Co., Wm. F. Schmidt.
Western Furn. Co., G. F. Todd.
Williams, John.
Winerich Motor Sales Co., J. A. Graham.
Wolff & Marx Co., C. C. Witchell
Wolfson D. G. Co., Saul, Abe S. Wolfson.

SAN MARCOS
Redwood Supply Co., W. H. Bauerschlay, R. F. D. 3.

WACO
Associated Retail Credit Men, C. C. Lewis.
Goldstein-Migel Co., J. M. Walsh.
Graham-Jarrell Co., J. A. Leftwich, Jr., 609 Austin.
Leopold & Hooks, T. A. Hooks, 414 Austin.
McLendon Hdwe. Co., J. P. Brewington.

WACO—*Continued.*
Naman's, N. D. Naman, 421 Austin.
Patton's Co., A. C., A. C. Patton, 411 Austin.
Retail Merchants' Association, C. C. Lewis, Sec., 1711 Amicable Bldg.
Sanger Bros., M. L. Hirschfelder, Box 1236.
Snaman & Co., C. R. Mitchell, 507 Austin Ave.
Wood Bros., C. T. Martin.

WICHITA FALLS
P. B. M. Co., J. Barnard, 812 Indiana.

VIRGINIA

BRISTOL
Hedrick Bros. Co., T. H. Hedrick, 523 State.

LYNCHBURG
Cheatteam Clo. Co.
Retail Merchants' Association, Mosby Ryland.
Wood & Bro., J. E.

NEWPORT NEWS
Retail Merchants' Association, Melville E. Farmer, First National Bank Bldg.

RICHMOND
Cohen Co., Inc., The, J. R. Wills.
Miller & Rhoads, G. H. Bates.
Retail Merchants' Association, W. A. Clarke, Jr., 3rd and Broad St.

WASHINGTON

SEATTLE
Seattle Retail Credit Bureau, A. W. Clake, 3105-3106 Arcade Bldg.
Frederick & Nelson, R. J. Rich.
Grote-Rankin Co., H. H. Hoenig.
Lowman & Hanford Co., J. E. MacPherson.

SPOKANE
Crystal Laundry Co., D. R. McClure.
Culbertson, Grote-Rankin Co., Tom H. Jones.
Dolby Co., L. R., M. U. Meenach, Box 2006.
Greenough-Hurley Co., Inc., D. F. Hallahan.
Hawkeye Fuel Co., W. G. Ramage.
Hill Bros. Shoe Co., F. P. Shockley.
Hurd & Co., R. J., G. Pattee.
Murray, A. M., 333 Riverside.
Potlatch Lumber Co., Herbert Eshelman.
Spokane D. G. Co., C. F. Roadnight.
Tull & Gibbs, G. S. Hebberd.
Whitehouse Co., Riverside Ave.

TACOMA
Rhodes Bros., H. A. Rhodes.

VANCOUVER
F. & F. Mercantile Agency, The, Clinton C. Fleet.

WEST VIRGINIA

HUNTINGTON
Business Men's Association, Dennis McNeill.

WISCONSIN

AMERY
Amery Merc. Co., F. E. Peterson.

CHIPPEWA FALLS
Boyden-Werham Co., Geo. T. Wernham, 122 Bridge.

EAU CLAIRE
Kepler Co., The, J. M. Van Every.

GRAND RAPIDS
Johnson & Hill, J. L. Reinhart.

GREEN BAY
Jorgensen-Blesch Co., O. L. Mortensen.
Green Bay Merchants' Association, Frank M. Blahnik, Parmentier Bldg.

KENOSHA
Kenosha Retailers' Association, H. G. Maddock.

MADISON

Frautschi & Sons, C., Irving Frautschi, 219 King St.
Madison Association of Commerce, Don E. Mowry.

MARINETTE

Lauerman Bros. Co., A. J. De Leers.

MILWAUKEE

Milwaukee Society of the Retail Credit Men's National Association, J. E. Fetterly, Sec.
Abresch Co., Chas., E. J. Paul, 398 4th St.
Adams Co., C. F., R. S. Robinson, 310 W. Water.
American Exchange Bank, Carl Engelke.
Andrae & Son., Jul., Edw. Pfleger, 362 Broadway.
Andrae & Sons, J., J. Villmow, 362 Broadway.
Andrews & Lange, 410 Jefferson.
Babcock Auto Spring Mfg. Co., Courtland Babcock, 192 Milwaukee.
Bacharach Co., J. W., J. W. Bacharach, 89 Wisconsin St.
Badger Packard Mach. Co., Thos. De Swarte, 139 W. Water St.
Badger Talking Machine Co., Richard Zinke, 417 Manhattan Bldg.
Banner Coffee Co., E. L. Cheetham, 266 Water.
Bartles-Maguire Co., R. W. Fritzke, Jr.
Beeker Co., John C., J. V. Beeker, 376 Broadway
Bedell Co., The, G. A. Liedtke, Plankinton Arcade.
Bigelow-Coughlin, J. A. Bigelow, 65 Wisconsin.
Bitker's, J. L. Bitker.
Blats Brewery Co., Wm. H. Wargowski, Broadway.
Block-Daneman Co., J. H. Rice, 282 W. Water.
Bloedel Co., The, H. H. Bloedel, 215 Grand Ave.
Bonesho-Shaidnagel Co., N. Bonesho.
Boston Store, H. L. Silber.
Brenk Bros., Geo. Frederichs, 136 Wisconsin.
Brennan Co., The, A. G. Brennan.
Bresler Co., The F. H., 423 Milwaukee St.
Browning, King & Co., G. J. C. Steffen.
Brouwer Shoe Co., Roy K. Knapp.
Brown Co., J. A., J. A. Brown, 113 Wisconsin.
Bunde & Upmeyer, W. H. Upmeyer, W. Water and Grand.
Burroughs & Sons, Geo., 424 E. Water.
Callaway Fuel Co., Herman Bistories, 953 9th St.
Capper Co., Chas., Chas. Capper, Jr.
Caspari-Virmond Co., A. B. Caspari.
Childs, Osteopath, Dr. Bessie C., 416 Goldsmith Bldg.
Clipping Co., The, O. A. Krompas, 623 Caswell Block.
Christensen, Inc., A. J., A. J. Christensen.
Corset Shop, The, Fredericka Pluckham.
Crone & Lempke, Geo. Crone, 306 Water.
Dewey Sporting Goods, R. B. Dewey, 268 W. Water.
Doctor Bros., Moses Doctor, 420 Jefferson.
Dramburgh, W. F., & Wandell, S. A. (Drs.), First National Bank Bldg.
Durner Co., Geo., Geo. Durner.
Edwards Motor Car Co., W. H. Gore, 180 7th St.
Elliott-Fischer, W. J. Crowley, 531 Caswell Bl.
Elser Co., John, John Elser, 463 E. Water.
Espenhain Dry Goods Co., Edw. Jones, 4th and Grand Ave.

MILWAUKEE—*Continued.*

Famous, The, A. Engel, 308 Grand Ave.
First National Bank, J. G. Desmond, First National Bank Bldg.
First National Bank, A. W. Bogk, 425 E. Water.
Flanner-Hafsoos Piano Co., E. S. Hafsoos, 417 Broadway.
Florsheim Shoe Co., H. J. Klawitter, 217 Grand.
Fisher Furn. Co., C. W., R. Kuenzli, Jr.
Frint Motor Co., L. D. Frint, 209 Wisconsin.
Gettelman Brewery, Wm. A. Gettelman, State St.
Gerreston Co., Fred W. Gerreston, 109 Wisconsin.
Gimbel Bros., Miss Jessie C. Cowan.
Goldman, David, Jeweler, David Goldman, W. Water & Grand.
Graham Co., H. C., H. C. Graham, 138 Oneida St.
Greene Ptg. Co., W. A. Greene, 500 Enterprise.
Gridley Dairy Co., Wm. J. Tews.
Gridley Dairy Co., Jos. Schlicht, 138 8th St.
Gross Coal Co., R. P. Botsch, 49 1st Ave.
Gross Hdwe. Co., Phil., G. E. Bellack.
Gutsch Brewing Co., Fred A. Boettcher, 321 Mineral St.
Hahn Bros., O. L. Hahn, 527 12th St.
Hahn & Taylor, G. C. Hahn, 6333 Greenfield.
Hammersmith, H., Jeweler, H. Hammersmith, 201 Alhambra.
Hannan & Sons, J. H. Gerlach, 205 Grand.
Hansen's Empire Fur Fac., Louis H. Matthews, 111 Grand Ave.
Hartmann Furn. Co., A. L. Gold, 285 Water.
Hausman-Mueller, Geo. J. Bohlman, 293 3rd St.
Heath Co., Albert, Albert Heath, 2029 **Wells St.**
Heller's Ready-to-Wear, B. E. Heller, 316 Grand Ave.
Home Furn. Co., Wm. M. Feldman.
Hurley-Reilly Co., P. A. McBride, Plankinton Arcade.
Ivy, Wright & Mortanson, Drs., 414 1st National Bank Bldg.
Jonas Auto Co., John P. Peterson, 728 Wells St.
Jung Brewery Co., Fred Schneider, 501 Cherry.
Karow, Frank O., 298 W. Water.
Kenney Shoe Co., W. H. Kenney, 88 Wisconsin St.
King-Kelly, Max V. Kelly, Caswell Block.
Klug Furn. Co., Ed. C. Klug, 732 12th St.
Klug Furn. Co., W. C., Wm. Klug, Jr., 543 12th St.
Kowalsky Hdwe. Co., A. F. Kowalsky, 605 Grand.
Kroeger Bros., A. F. Diesonger, 32nd and North Ave.
Kruel Co., Wm. C., S. J. Olson.
Kunzelman-Esser Co., A. P. Kunzelman, 460 Mitchell.
Kunde, Albert, Phonographs, 516 Grand Ave.
Laacke Co., R. Laacke, 543 3rd St.
Lewis & Bro., Fay, E. C. Hoe, 421 Sycamore.
Mahler, Adolph, Suits & Cloaks, 200 Matthews Bldg.
M. & M. Bank, H. V. Dela Hunt, M. & M. Bank Bldg.
Mallon, Joe, Cigars, 431 Grand Ave.
Marshall & Isley Bank, A. B. Nichols, Jr.
Maxwell-Ray Co., W. W. Ray, 411 Milwaukee.
McKane-Lins Co., J. P. McKane, 81 Wisconsin.
McLogan, Harry E., 720 Germania Bldg.

MILWAUKEE—*Continued.*

Meunier Gun., John, John Traudt, Jr., 272 Water.
Miller Brg. Co., Fred, Otto L. Meyer.
Milwaukee Gas Light Co., S. Bialecki.
Milwaukee Journal, R. E. Katz.
Milwaukee Tire & Supply Co., H. O. Stenzel.
Milwaukee Western Fuel Co., U. S. Bauman, 14th Floor Wells Bldg.
Milwaukee Suit Co., Herman Lefco, 271 W. Water.
Morton, Dr. H. G., Dentist, 404 First National Bank Bldg.
Mueller, Dr. A. W., 601 Majestic Bldg.
National Appliance Co., Oscar F. Fischedick, 518 Grand Ave.
National Bank of Commerce, Baird G. Daily.
National Bank of Commerce, E. A. Reddeman, Germania Bldg.
National Exchange Bank, Wm. M. Post, New Ins. Bldg.
Nicolai Co., J. H. Nicolai, 535 Jackson.
Niss & Son, C., M. R. Penndorf.
North End Furn. Co., H. C. Elwing, 2702 Center.
Northwestern Furn. Co., R. Haase, 271 Water.
Office Spec. Sales Co., Edw. D. Haven, 442 Water.
Olson-Pauly, N. A. Olson, 415 Marshall.
O'Neil Oil & Paint Co., Edw. Pfleger, 297 E. Water St.
Park Sav. Bank, A. G. Landlois, Cashier, 3323 Lisbon.
Peacock Co., S. F., F. J. Peacock, 540 Broadway.
Phonograph Co., The, W. A. Schmidt, 213 2nd St.
Pierce Cloak Co., M. S. Gerner, 1207 Viet. St.
Polacheck Bros. Co., Chas., Art, Polacheck, 217 3rd.
Polacheck Co., Chas., Chas. Polacheck, 300 Water.
Polacheck Co., Rudolph, Rudolph Polacheck, 210 Canvell Block.
Prasser, Geo. I., 508 National.
Queeman's Quality Shop, Sid J. Queeman, Plank Arcade.
Reel Quality Shop, Herman Reel.
Reilly & Son, P. H., Jos. G. Reilly, 387 Broadway.
Reisler's Style Shop, Jos. H. Reisler.
Republic Tire Co., Art. E. Engel, 472 Milwaukee.
Ripple Shoe Co., J. L., J. L. Ripple, 1217 Vliet St.
Rohm Co., Aug., Aug Rohm, 420 Brumder Bldg.
Rosenberg, Benj., Marg. Smith, 6th and Mitchell.
Rosenberg, A. P., G. E. Braack.
Ruhland, Dr. J. John, 1601 State.
Rupert, Dr. J. A., 212 Stephanson Bldg.
Sandie Hunter Co., Sandie Hunter.
Saving System Jewelry, Jos. Saltzstein.
Schaller, Dr. W. H., 314 Brunder Bldg.
Schlitz Brew. Co., Jos., A. J. Grundman, 3rd and Galena.
Schneck Furn. Co., F. W., Clarence Schneck, 259 3rd St.
Schumacker, Shoes, Jos. A., Jos. A. Schumacker, 109 Grand Ave.
Schwarz Hats, N. P. Schwarz, 410 Milwaukee.
Schuster & Co., Inc., Ed., Frank Genens, 3rd and Garfield Ave.
Schuster Co., Ed., Robt. Schiller.
Schuster & Co., Ed., J. Christiansen.
Second Sav. Bank, L. C. Airmand, 3rd and W. Water.
Second Ward Sav. Bank, Gus. Weigall, 3rd and W. Water.
Seifel, Inc., Richard, Richard Seidel, Jr., 200 Grand.

MILWAUKEE—*Continued.*

Siekert & Baum Stationery Co., A. J. Baum.
Silverstone, Wm., 373 Water.
Sinheimer, S. H., 210 Matthew.
Smith, A. J., Haberdasher, 220 Grand Ave.
Standard Racine Rubber Co., W. G. Stutson.
Storage Battery Supply Co., C. F. Seifert, 137 Oneida.
Strelitz Co., Maurice, Miss Lura Search, 401 Majestic Bldg.
Taylor Button Co., W. T. Taylor, First National Bank.
Tegtmeyer, Jewelry, Archie Tegtmeyer, 401 Grand.
T. M. E. R. & L. Co., Leo P. McNamara, 215 Sycamore St.
T. M. E. R. & L. Co., A. Bohl, 215 Sycamore St.
Toepfer & Bellock, Herman Toepfer.
Trapp Bros., H. J. Warns, 86 Burleigh.
Truefit Clo. Co., B. Bodenheimer.
United States Rubber Co., E. A. Hildebrandt, 41 Oneida.

MILWAUKEE—*Continued.*

Wadhams Oil Co., E. N. Kullman.
Waldheim Co., B. Breitung, 206 W. Water.
Walk-Over Shoe Co., Marion Stevens, 137 Grand Ave.
Walk-Over Shoe Co., Adam Zarick, 137 Grand Ave.
Waukesha Milk Co., Edw. Seybold, 342 6th St.
Wells Bldg. Drug Co., H. E. Kraft, Wells Bldg.
West Co., H. H., A. J. Perkins.
Western Motor Supply Co., A. S. Kruse, 408 Jefferson.
Whitnall Coal & Supply Co., Arthur Eggert, 31st and Burleigh.
Wisc. Lakes Ice & Cartage Co., Jno. F. Zilisch, 216 W. Water.
Wisc. National Bank, Jas. M. Hayes, Pabst Bldg.
Wisconsin Tele. Co., W. O. Schilling.
Wisconsin Telephone Co., W. J. Witt, 185 5th St.
Whetter, R. Fred, R. Fred Whetter, 413 Broadway.

MILWAUKEE—*Continued.*

Winter Clo. Co., Robt. J., Robt. J. Winter, 222 Grand.
Wondraska & Ema, Wm. Wondraska.
Zimmermann, W. C., Florist, W. C. Zimmermann, 427 Grand Ave.

SHEBOYGAN
Association of Commerce, A. L. Sommers.

OSHKOSH
Heymann Co., S., Alb. Freitag.

RICE LAKE
Coe, L. S.

SUPERIOR
Lightbody-Wingate Co., Wm. S. Wingate.

WAUSAU
Chamber of Commerce.
W. R. Chellis.

WYOMING

CHEYENNE
Wyoming Credit Rating Exchange, C. O. Stiles.

SUPPLEMENTARY LIST

Received too late for Classification

ALABAMA

MOBILE
Level Best Shoe Store, Jas. L. Cawthorne.
Hammel Dry Goods Co., Henry Stoutz.
Gayfer Co., C. J., R. H. Ching.
Emerald Company, The, R. F. Dickson.

CALIFORNIA

SAN FRANCISCO
Friedman Co., E. D. Pillsbury.
Sherman-Clay Co., Wm. O'Connor.
City Electric Co., E. J. Mayfield.
Elliott-Fisher Co., F. F. Wright.
McLean Co., L. D., J. R. McDonald.
First National Bank, E. N. Durant.
Edison Shop, The, W. J. Carson.
Berger, Sam.
Bootery, The, Geo. A. Allen.
Allen Co., Wiley B., B. T. Baker.
Oliver Typewriter Co., Harold MacQuarrie.
Friedman & Co., M., W. W. Wallace.
Friedman & Co., M., B. H. Lynch.

INDIANA

GARY
Gary Commercial Club.

KANSAS

WICHITA
Wester Lithograph & Office Supply Co., Mortimer Preston.
Knorr Clothing Co., Geo. W. Knorr.

LOUISIANA

NEW ORLEANS
Frantz & Co., Wm., Wm. Frantz, 142 Carondelet.
Maltry Bros., F. Maltry, Jr., 139 Carondelet.
Myron, Inc., Mrs. M. L. Kohnstamm, 145 Baronne.
Wharton, Geo. F., Box 272.
Williams, David C., 145 Baronne St.
Holland Dress Shop, Mrs. Anna Holland.
Ryan & Co., D. L. Ryan.
Solari, Ltd., A. M. & J., Jno. Grote.
Hart Piano House, Ltd., Junius, Geo. A. Stocker.
Fashion Millinery Co., The, A. L. Tassin.
Fitzgerald Bros., Edw. H. Fitzgerald.

MARYLAND

BALTIMORE
Schoen & Co., J. Stanley Foard.
Howard Furniture Co., Harry C. Lane.

MICHIGAN

DETROIT
Newcomb-Endicott Co., Herman C. Reutter.

MINNESOTA

MANKATO
Mankato Retail Merchants' Association, J. R. Jensen, Secretary.

MISSISSIPPI

JACKSON
Jackson Business Men's Association, A. B. Cook, President.
Grunewald Co., L., A. L. Dunlap.
La Vogue, A. E. Granberry.
Graves Boot Shop, C. L. Graves.
Chichester Auto Supply Co., W. A.
Harris Store for Men, W. P. Harris.
McCleland Hdwe. Co., T., F. R. Madden.
McRea, S. P.
Johnson Co., S. J., Sam Johnson.
Downing-Locke Co., J. Y. Downing.
Kennington Co., R. E., A. B. Cook.

MERIDIAN
Strauss & Lerner, Wm. Lerner.
Winner-Klein & Co., A. E. Harris.
Marks-Rothenberg Co., I. E. Marks.
Pigford & Co., W. F., W. F. Pigford.

MISSOURI

ST. LOUIS
Rothberg & Son, D. Rothberg.
Field-Lippman Piano Store, O. A. Field.
Kortkamp Jewelry Co., G. H. Konert.
Campbell Auto Supply Co., Fred, W. R. Comstock.
Gregson Furn. Co., John A. Roof.
Brennan Gro. Co., W. J., Jas. M. Brennan.
Hopper Bros. Coal Co., Walter J. Hooper.
Kline's, F. J. Schmidt.
United States Credit Clo. Co., S. Livingston.
Bolland Jewelry Co., C. H. Lyle.
Industrial Loan Co., A. A. Blumeyer.

NEBRASKA

COLUMBUS
Gass Company, Henry, Samuel Gass, Jr.

LINCOLN
Neustetter Co., The, H. Stone.
Lincoln Tel. & Tel. Co., R. C. Parsons.
Farquhar Clothing Co., Raymond Farquhar.
Voss Co., Geo. W., O. S. Copeland.

OMAHA
Sunderland Bros. Co., E. M. Sunderland.

NEW YORK

NEW YORK
Hornfeck & Son, Inc., H. H., Max R. Hornfeck.
Dempsey & Carroll, Miss B. Dempsey.
Forsythe & Son, Geo. Turner.
Livingston, Inc., Jerome Cohen.
Wyler, S. Wyler.
Taylor & Co., Inc., Alex, E. W. Farrington.
Balch, Price & Co., Garrett L. Demarest.
Himebaugh & Browne, A. B. Sperling.
Gutlohn Fur Co., W. O. Gutlohn.
Arnold, H., Miss M. H. Brown.
Renard, B. Fuld.
Dewey Co., Ed. J., Chas. F. Getman.
Ellis Adding Typewriter Co., Frank O'Leary.
Gottlieb, Miss Rosenblum.
Gilman, A. J. Gilman.
Brill Bros., Edw. E. Babcock.
Gotham Silk Hosiery Co., Inc., H. L. Winter.
Maison-Corhan, A. C. Corhan.
Alexander, A., C. C. Gallagher.
Finchley, Miss Lillian Blue.
Schirmer, Inc., J. O. Diehl.

NORTH CAROLINA

ASHEVILLE
Bon Marche, S. Lipinsky.

WILMINGTON
Lipinsky & Son, S.

OHIO

AKRON
Read-Benzol Co., Verne R. Read, 21 N. Summit.
Murdock Co., M. F., M. F. Murdock, 8 S. Main.
Ohio Savings & Trust Co., A. F. Ayers, E. Market.

AKRON—*Continued.*

Beacon Journal Co., J. H. Barry, E. Market.
Foster Office Supply Co., N. C. Limber, 88 Ash St.
National Blank Book & Supply Co., R. R. Bowman, N. Main.

CINCINNATI

Associated Retail Credit Managers, R. K. Chapman, Secy.
Retail Merchants' Association, R. K. Chapman, Sec.
Alms & Doepke, Al. H. Overman.
Baker Co., Chas. D., Chas. D. Baker.
Benedict, W. N., Optician.
Burkhardt Bros., Harry B. Austin.
Clemens-Oskamp Co., A. R. Hutten.
Denton Co., The, Robt. L. Resor.
Dunlap Clothes Shop, Ben Schaengold.
Edwards Mfg. Co., Jno. Barry.
Fair Store, The, Chas. Hewitt.
Gidding Co., J. M., D. E. Hannan.
Globe-Wernicke Co., L. W. Voorheis.
Golde & Co., Geo., Frank Schiffmacher.
Hanke Bros. Co., Wm. Guckenberger.
Huttenbauer, Emil.
Irwin Cloak & Suit Co., Wm. A. Pickerel.
Jonap & Co., H., Miss Louise Kaeser.
Klein Bros. Co., Wm. Keckerman.
La Mode Co., J. E. Kisker.
Loring-Andrews Co., Miss Helen Orr.
Mabley & Carew, Edward W. Knapp.
McAlpin Co., Geo. W., R. G. Schmidt.
Mitchell Furn. Co., Robt., A. J. Walber.
Moore Oil Co., A. E. Sorter.
Oskamp Jewelry Co., Stella Slete.
Otte Co., Geo. F., Geo. W. Loos.
Pickering Hdwe. Co., E. S. Dolheighs.
Pogue Co., H. & S., Miss Sarah E. Feiler.
Potter Shoe Co., Alice L. Engelhardt.
Prince & Co., L. M., Henry G. Bersenbruegge.
Queen City Coal Co., Jas. McDonald.
Green Co., Ralph, Ralph Green.
Reuter Electrical Co., Wm. G. Reuter.

CINCINNATI—*Continued.*

Roescher Collecting Co., Ernst T. Gwinner.
Rollman Sons Co., W. H. Constable.
Schaefer Rubber Co., W. J. Weishaup.
Shillito Co., John, Arthur Wagner.
Smith & Sons, Chas. E., Luke W. Smith.
Smith, Harry W., Tailor.
Smith-Kasson Co., Walter E. Kaltenbrun.
Stewart-Kidd Co., D. Chas. Hughes.
Walk-Over Shoe Co., Paul A. Tilley.
Rudolf-Wurlitzer Co., John L. Hinckler.
Windt, Ella F., Blouse Shop.

CLEVELAND

Taylor, Son & Co., Wm., G. A. Hadsell.
Taylor, Son & Co., Wm., L. R. Brewster.
Taylor, Son & Co., Wm., R. J. Farnfield.
Taylor, Son & Co., Wm., J. F. Sharp.

DAYTON

Rike-Kumler Co., Thos. R. McKee.

TOLEDO

Thompson-Hudson Co., L. L. Moore.

OKLAHOMA

OKLAHOMA CITY

Oklahoma Gas & Electric Co., H. Earle North.

TEXAS

ENNIS

Retail Merchants' Association.

GALVESTON

Galveston Merchants' Association, A. Ziegelmeyer, Sec.
Black Hardware Co., Sam Raphael.
Brush Electric Co., A. F. DeLoach.
Clark & Courts, R. E. Moreland.
Cummings & Co., Pete Cummings.
Deats & Co., J. K., Jas. K. Deats.
Doherty & Co., Ben C., Ben C. Doherty.
Flatto Shoe Co., J. A. Levine.
Galveston Motor Car Co., Geo. K. Marshall.
Galveston Optical Co., G. H. Atonsfeld.

GALVESTON—*Continued.*

Garbade, Elband & Co., N. J. Niedermann.
Goggan & Bro., Thos., J. F. Maroney.
Hammersmith Bros., H. O. Mayer.
Kauffman, Meyers & Co., Chas. A. Ricke.
Leopold & Shafer Co., N. E. Leopold.
Levy & Co., E. S., Mort. H. Isaacs.
Lyons Hdwe. Co., R. A. Lyons, Jr.
Model Laundry & Dye Works, R. W. Goodman.
Rex Steam Laundry Co., W. J. Hughes.
Salzman, N., Ed. Salzman.
Schornstein, J.
Tschumy's Jewelry Store, W. Tschumy.
Williams, Sam J.
Women's Specialty Co., Geo. Hamilton.

SAN ANTONIO

Mission Wood & Coal Co., S. N. Burdin.

WACO

Cameron & Co., Wm., W. P. Killingsworth.
Crippen & Sons, J. C., Jim Crippen.
Farley & Co., W. T., W. T. Farley.
Farley & Co., W. T., C. H. Sisco.
Freund Co., Sam, Sam Freund.
Hardin-Kelly Drug Co., C. A. Kelly.
Hays Tire Co., T. Moore Hays.
Hill Bros. Co., B. H. Hill.
Hill & Co., W. J., E. G. Baldwin.
Hodges Electrical Co., C. J. Hodges.
Levinski & Co., J., M. L. Strauss.
Miller-Cross & Co., F. L. Miller.
Morrison & Co., W. B., J. N. Lyle.
Old Corner Drug Store.
Rand & Connor, C. G. Rand.
Sherwin-Williams Co., J. J. Twaddell.
Davis-Smith Booterie, H. L. Davis.
Smith Co., Norman H., Norman H. Smith.
Stratton-Stricker & Co., H. J. Stricker.
Turner Bros., Oran Turner.
Vance & Co., E. J., E. J. Vance.
Waco Electrical Supply Co., J. J. Owen.

STATEMENT

OF THE OWNERSHIP, MANAGEMENT, CIRCULATION, ETC., REQUIRED BY THE ACT OF CONGRESS OF AUGUST 24, 1912,

Of CREDIT WORLD, published monthly at St. Louis, Mo., for April, 1919.

STATE OF Missouri, CITY OF St. Louis, } ss.

Before me, a Notary in and for the State and City aforesaid, personally appeared A. J. Kruse, who, having been duly sworn according to law, deposes and says that he is the publisher of the CREDIT WORLD, and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, embodied in Section 443, Postal Laws and Regulations, printed on the reverse of this form, to wit:

1. That the names and addresses of the publisher, editor, managing editor, and business managers are:
Publisher—A. J. Kruse, 613 Locust St., St. Louis, Mo.
Editor—A. J. Kruse.
Managing Editor—None.
Business Manager—None.

2. That the owners are. (Give names and addresses of individual owners, or, if a corporation, give its name and the names and addresses of stockholders owning or holding 1 per cent or more of the total amount of stock.)—None.

Officers—President, S. E. Blandford, c/o R. H. White Co., Boston, Mass.; Vice-President, Franklin Blackstone, c/o Jos. Horne Co., Pittsburgh, Pa.; Treasurer, S. L. Gilfillan, c/o Retail Credit Association, Minneapolis, Minn.; Secretary, L. S. Crowder, Cleveland, Ohio; Asst. Secretary and Editor, A. J. Kruse, St. Louis, Mo.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: (If there are none, so state)—None.

4. That the two paragraphs next above, giving the names of the owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

A. J. KRUSE, Editor and Publisher.

Sworn to and subscribed before me this 3rd day of April, 1919.

(SEAL) JONN K. LORD, Jr.
(My commission expires June 14th, 1919)

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